

62D CONGRESS }
2d Session }

HOUSE OF REPRESENTATIVES

{ DOCUMENT
{ No. 123

ANNUAL REPORT OF THE
COMMISSIONERS OF THE
DISTRICT OF COLUMBIA
YEAR ENDED JUNE 30, 1911

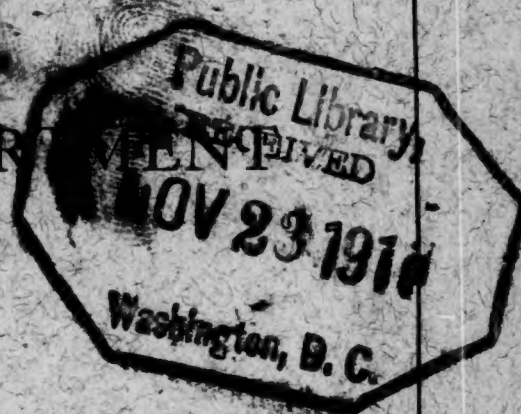
Vol. V

REPORT OF THE DEPARTMENT
OF INSURANCE

BUSINESS OF 1910

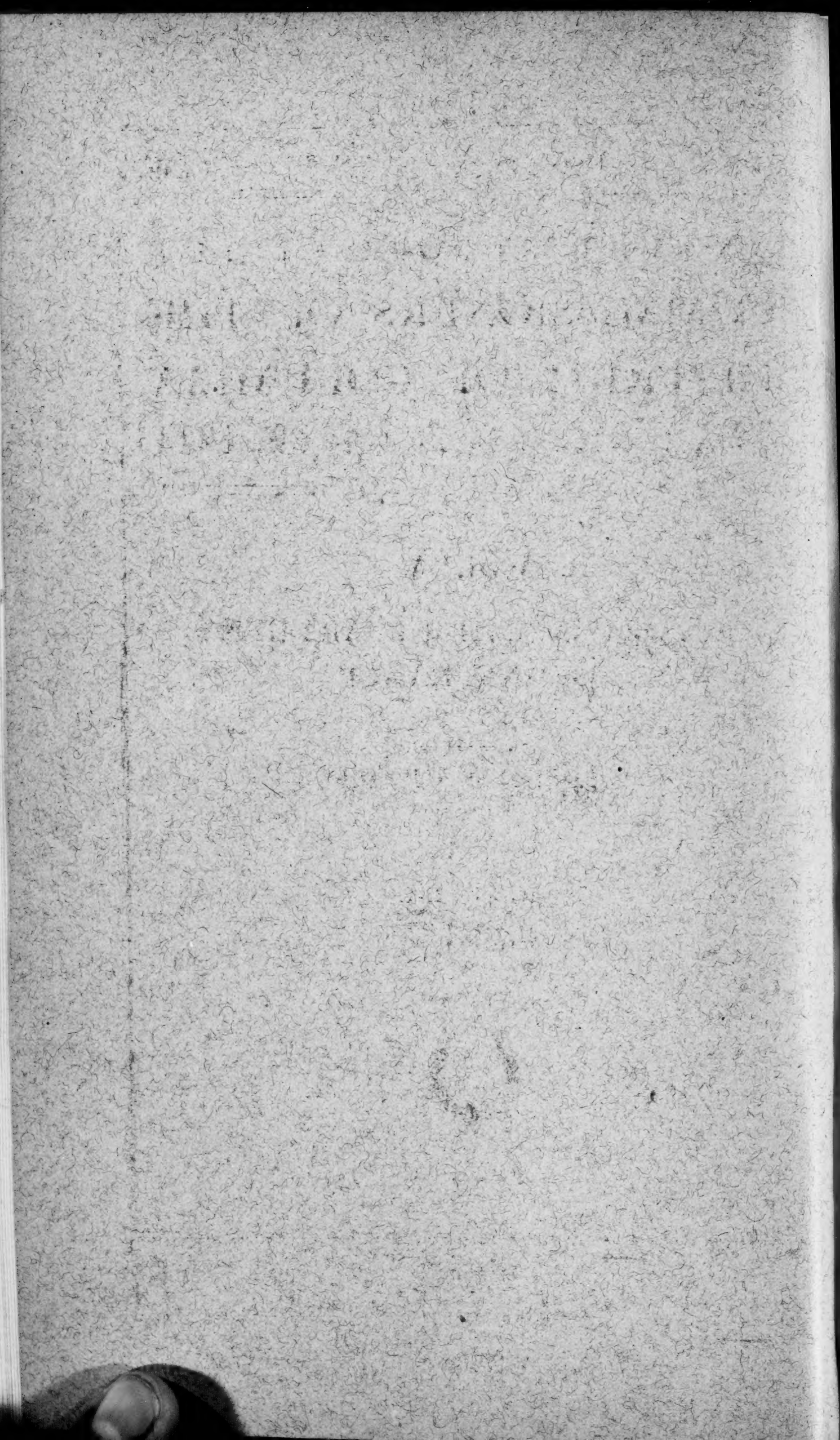
GEORGE W. INGHAM

SUPERINTENDENT OF INSURANCE
WASHINGTON, D. C.



WASHINGTON

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WASHINGTON
1911



CONTENTS.

	Page.
Report of superintendent of insurance for year ending December 31, 1910.....	5
Schedule of licenses issued to companies.....	6
Premiums received and losses paid in District of Columbia.....	6
Schedule of companies and associations admitted in 1910.....	6
Schedule of companies and associations that withdrew or were suspended.....	7
Financial condition of companies, associations, etc., transacting business in the District of Columbia.....	8
Comparative tables, life insurance companies.....	13
Abstracts from annual statements of life insurance companies.....	29
Comparative tables, life assessment associations.....	131
Abstracts from annual statements of life assessment associations.....	137
Comparative tables, fraternal beneficial associations.....	151
Abstracts from annual statements of fraternal beneficial associations.....	159
Comparative tables, miscellaneous insurance companies.....	235
Abstracts from annual statements of miscellaneous insurance companies.....	239
Comparative tables, local fire insurance companies.....	321
Abstracts of statements of local fire insurance companies.....	331
Comparative tables, domestic fire insurance companies.....	355
Abstracts of statements of domestic fire insurance companies.....	383
Comparative tables, foreign fire insurance companies.....	565
Abstracts of statements of foreign fire insurance companies.....	581
Index.....	639

REPORT OF THE SUPERINTENDENT OF INSURANCE.

DEPARTMENT OF INSURANCE,
DISTRICT OF COLUMBIA,
Washington, July 1, 1911.

GENTLEMEN: In compliance with the provisions of section 651 of the Code of Law for the District of Columbia, this department reported to your honorable board, on March 28 last, the financial condition of all insurance companies and associations licensed to transact business in the District of Columbia on December 31, 1910, by simply showing their assets, liabilities, and surplus. The financial statements submitted by the companies have since been carefully audited and corrected, and I now have the honor to submit in statistical and detailed form a report of the financial status and business of said companies for the calendar year 1910.

LICENSE FEES AND TAXES COLLECTED IN 1910.

There was collected during 1910 for license fees \$15,723.76; for taxes \$65,686.58, making a total of \$81,410.34, as follows:

	Licenses issued.	Collections.
Companies and associations.....	238	\$2,125. 53
Principal agents.....	198	9,212. 60
Ordinary solicitors.....	754	2,964. 86
Industrial solicitors.....	408	646. 16
Brokers.....	20	733. 36
Assignments.....		41. 25
Total.....	1,618	15,723. 76
Taxes collected in 1910.....		65,686. 58
Grand total.....		81,410. 34

EXPENDITURES IN 1910.

During the year the total expenses of operating the department were as follows:

Salaries:	
Regular employees.....	\$7,111. 67
Temporary clerks.....	1,588. 00
Contingent expenses.....	1,400. 74
Total.....	10,100. 41

PREMIUMS AND LOSSES PAID AND INSURANCE WRITTEN IN THE DISTRICT OF COLUMBIA IN 1910.

There was paid in premiums in the District of Columbia for insurance of all kinds during 1910, \$5,874,919.75. Losses paid in the District by all companies and associations amounted to \$2,316,002.02. The amount of insurance written during the year, exclusive of casualty, was \$165,309,565.77.

TOTAL ASSETS, LIABILITIES, AND SURPLUS.

Assets of all insurance companies transacting business in the District of Columbia on December 31, 1910, amounted to \$4,274,351,825.71; liabilities, \$3,418,270,216.01; surplus, including capital, \$856,081,609.70.

Licenses issued to compcnies and associations in the District of Columbia.

Life insurance companies:

Local—Stock.....	1	
Domestic—Mutual.....	16	
Stock.....	14	
	<hr/>	31

Life assessment associations:

Local.....	3	
Domestic.....	4	
	<hr/>	7

Fraternal beneficial associations:

Local.....	10	
Domestic.....	26	
Foreign.....	1	
	<hr/>	37

Casualty insurance companies:

Local.....	4	
Domestic.....	34	
Foreign.....	4	
	<hr/>	42

Fire insurance companies:

Local—Stock.....	8	
Mutual.....	3	
Domestic—Stock.....	74	
Mutual.....	1	
Foreign—Stock.....	24	
	<hr/>	110

Total.....		227
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The following companies were admitted to the District during 1910:

Life insurance companies:

February 9, 1910: Reliance Life Insurance Co., Pittsburg, Pa.
 July 31, 1910: Security Mutual Life Insurance Co., Binghamton, N. Y.
 October 6, 1910: Pittsburgh Life & Trust Co., Pittsburg, Pa.

Life assessment associations:

September 14, 1910: Merchants Life Association, Burlington, Iowa.

Fraternal beneficial associations:

April 13, 1910: United National Association of Post Office Clerks of the United States, Washington, D. C.

September 30, 1910: Columbian Fraternal Association, Washington, D. C.

Casualty insurance companies:

April 16, 1910: National Sick & Accident Insurance Co., Washington, D. C.
 July 13, 1910: United States Fidelity & Guaranty Co., Baltimore, Md.
 September 19, 1910: Fidelity & Deposit Co., Baltimore, Md.
 November 29, 1910: Loyal Protective Insurance Co., Boston, Mass.

Fire insurance companies:

March 4, 1910: Fidelity-Phenix Fire Insurance Co., New York, N. Y.
 May 8, 1910: Hawkeye Insurance Co., Des Moines, Iowa.
 May 25, 1910: Standard Fire Insurance Co., Hartford, Conn.
 June 29, 1910: Maryland Motor Car Insurance Co., Baltimore, Md.
 August 8, 1910: American & Foreign Marine Insurance Co., New York, N. Y.
 August 8, 1910: British & Foreign Marine Insurance Co., Liverpool, England.
 August 10, 1910: Massachusetts Fire & Marine Insurance Co., Boston, Mass.
 September 14, 1910: Mannheim Insurance Co. (Ltd.), Mannheim, Germany.
 October 21, 1910: Union Fire Insurance Co., Paris, France.
 December 31, 1910: National-Ben Franklin Fire Insurance Co., Pittsburg, Pa.

The following companies withdrew, were suspended, or reinsured during 1910:

Life insurance companies:

Columbian National Life Insurance Co., Boston, Mass., withdrew April 23, 1910.

Fraternal beneficial associations:

Grand Fountain, United Order of True Reformers, Richmond, Va., license suspended October 29, 1910.

Casualty insurance companies:

Ætna Indemnity Co., Hartford, Conn., was placed in the hands of a receiver on January 10, 1911, and filed no statement as of December 31, 1910.
 United Surety Co., Baltimore, Md., was placed in the hands of receivers on January 12, 1911, and filed no statement as of December 31, 1910.

Fire insurance companies:

Fidelity Fire Insurance Co., New York, N. Y., consolidated with the Phenix Insurance Co., Brooklyn, N. Y., March 1, 1910.
 Phenix Insurance Co., Brooklyn, N. Y., consolidated with the Fidelity Fire Insurance Co., New York, N. Y., March 1, 1910.
 Mercantile Fire & Marine Insurance Co., Boston, Mass., withdrew March 21, 1910.
 Northern Insurance Co., New York, N. Y., withdrew April 30, 1910.
 Capital Fire Insurance Co., Concord, N. H., withdrew April 30, 1910.
 Shawnee Fire Insurance Co., Topeka, Kans., reinsured in National Fire Insurance Co., Hartford, Conn., September 20, 1910.
 Western Insurance Co., Pittsburg, Pa., withdrew October 8, 1910.
 Ben Franklin Fire Insurance Co., Pittsburg, Pa., consolidated with National Insurance Co., Pittsburg, Pa., December 31, 1910.
 National Insurance Co., Pittsburg, Pa., consolidated with Ben Franklin Fire Insurance Co., Pittsburg, Pa., December 31, 1910.
 State Fire Insurance Co., Liverpool, England, withdrew December 31, 1910.
 Union Insurance Co., Philadelphia, Pa., withdrew December 31, 1910.

The following companies applied for license to transact business in the District of Columbia, but subsequently withdrew applications:

April 12, 1910: American Insurance Union, Columbus, Ohio.
 April 27, 1910: Royal Fellowship, Philadelphia, Pa.
 December 30, 1910: Polish National Alliance, Chicago, Ill.

The following companies applied for license to transact business in the District of Columbia, but licenses were refused:

February 21, 1911, and March 11, 1911: Home Beneficial Association, Richmond, Va.
 February 18, 1911: William H. H. Hart Life Insurance Co., Washington, D. C.
 March 11, 1911: Atlantic Horse Insurance Co., Providence, R. I.
 May 6, 1911: Union Mutual Aid Association, Mobile, Ala.
 May 15, 1911: Guild of the East, Coudersport, Pa.

EXAMINATIONS.

The following insurance companies and associations have been examined by this department since November 18, 1910:

November 29, 1910: American Workmen, Washington, D. C.
 December 10, 1910: Franklin Insurance Co., Washington, D. C.
 December 13, 1910: Royal Benefit Society, Washington, D. C.
 February 14, 1911: Knights of Industry, Washington, D. C.

February 23, 1911: Commercial Fire Insurance Co., Washington, D. C.
 February 27, 1911: Famobrosis Society, Washington, D. C.
 March 22, 1911: National Sick & Accident Insurance Co., Washington, D. C.
 April 12, 1911: Washington Protective Association, Washington, D. C.
 April 24, 1911: Firemen's Insurance Co., Washington, D. C.
 May 16, 1911: National Sick & Accident Insurance Co., Washington, D. C.
 May 16, 1911: Washington Protective Association, Washington, D. C.
 May 22, 1911: National Union Insurance Co., Washington, D. C.
 June 8, 1911: Franklin Insurance Co., Washington, D. C.
 June 15, 1911: Commercial Fire Insurance Co., Washington, D. C.

An examination is now being made of the Arlington Fire Insurance Co., Washington, D. C.

LEGISLATION.

The following amendments to the Code of Law for the District of Columbia relating to insurance have been introduced in Congress, and it is hoped they will be passed during the present session:

- S. 1785: To amend section 647, chapter 18, relating to annual statements of insurance companies. (Passed the Senate.)
 S. 2495: To define and classify health, accident, and death benefit companies and associations operating in the District of Columbia, and to amend section 653. (Passed the Senate.)
 S. 2924: To amend section 646, chapter 18, relating to insurance companies and associations.
 H. R. 1297: For the regulation and control of fraternal benefit societies in the District of Columbia.
 H. R. 1670: To amend section 657.
 H. R. 9063: To insert section 650a, relative to resident agents.

CONCLUSION.

It gives me pleasure to report that the work of the department is in a satisfactory condition, and with our present progress I expect to have all of the local insurance companies and associations coming under my supervision examined before the close of the present calendar year.

I wish to take this opportunity to commend my assistants for their fidelity and diligence in the performance of their various duties.

Respectfully submitted.

GEORGE W. INGHAM,
Superintendent of Insurance.

The COMMISSIONERS OF THE DISTRICT OF COLUMBIA.

Financial condition of insurance companies and associations doing business in the District of Columbia Dec. 31, 1910.

[Required under sec. 651 of the Code.]

Name of company.	Assets.	Liabilities.	Surplus.
LOCAL LIFE INSURANCE COMPANIES.			
<i>Stock (1).</i>			
Equitable Life, Washington, D. C.....	\$290,934.65	\$166,624.97	\$124,309.68
DOMESTIC LIFE INSURANCE COMPANIES.			
<i>Mutual (16).</i>			
Baltimore Life, Baltimore, Md.....	1,800,504.82	1,465,002.88	335,501.94
Berkshire Life, Pittsfield, Mass.....	18,886,876.77	17,397,705.54	1,489,171.23
Connecticut Mutual, Hartford, Conn.....	68,389,209.67	64,731,012.06	3,658,197.61
Eureka Life, Baltimore, Md.....	213,099.52	106,512.53	106,586.99

Financial condition of insurance companies and associations doing business in the District of Columbia Dec. 31, 1910—Continued.

Name of company.	Assets.	Liabilities.	Surplus.
DOMESTIC LIFE INSURANCE COMPANIES—contd.			
<i>Mutual (16)—Continued.</i>			
Fidelity Mutual, Philadelphia, Pa.....	\$21,693,884.72	\$19,862,784.38	\$1,831,100.34
John Hancock Mutual, Boston, Mass.....	72,656,258.96	63,283,879.41	9,372,379.55
Massachusetts Mutual, Springfield, Mass.....	59,701,645.35	54,250,357.77	5,451,287.58
Mutual Benefit Life, Newark, N. J.....	137,784,560.99	126,612,170.13	11,172,390.86
Mutual Life, New York, N. Y.....	573,224,498.98	473,357,341.62	99,867,157.36
National Life, Montpelier, Vt.....	50,504,435.25	43,318,312.54	7,186,122.71
New England Mutual, Boston, Mass.....	54,444,301.41	48,375,099.69	6,069,201.72
New York Life, New York, N. Y.....	637,876,567.14	539,559,281.13	98,317,286.01
Northwestern Mutual, Milwaukee, Wis.....	274,025,493.60	243,577,763.28	30,447,730.32
Penn Mutual, Philadelphia, Pa.....	117,263,678.43	98,312,207.03	18,951,471.40
Phoenix Mutual, Hartford, Conn.....	30,157,612.23	28,163,828.28	1,993,783.95
Security Mutual, Binghampton, N. Y.....	5,743,558.27	5,214,550.22	529,008.05
<i>Stock (14).</i>			
Ætna Life, Hartford, Conn.....	101,112,379.11	88,937,831.76	12,174,547.35
Equitable Life, New York, N. Y.....	485,777,569.08	409,014,776.06	76,762,793.02
Germania Life, New York, N. Y.....	45,327,354.20	38,522,387.35	6,804,966.85
Home Life, New York, N. Y.....	25,025,299.06	23,050,699.31	1,974,599.75
Life Insurance Co. of Virginia, Richmond, Va.....	6,343,953.11	5,056,624.10	1,287,329.01
Manhattan Life, New York, N. Y.....	21,599,055.23	19,186,732.12	2,412,323.11
Maryland Life, Baltimore, Md.....	3,264,141.81	2,700,392.77	563,749.04
Metropolitan Life, New York, N. Y.....	314,169,632.78	275,024,095.15	39,145,537.63
Pittsburgh Life & Trust, Pittsburg, Pa.....	23,839,859.97	21,615,857.63	2,224,002.34
Provident Life & Trust, Philadelphia, Pa.....	73,329,120.81	63,749,387.63	9,579,733.18
Prudential, Newark, N. J.....	227,001,002.33	182,975,563.87	44,025,438.46
Reliance Life, Pittsburg, Pa.....	2,933,198.68	1,478,588.33	1,454,610.35
Travelers, Hartford, Conn.....	58,694,578.95	54,035,444.88	4,659,134.07
Union Central Life, Cincinnati, Ohio.....	81,279,338.06	66,355,415.18	14,923,922.88
LIFE ASSESSMENT ASSOCIATIONS.			
<i>Domestic (3).</i>			
American Temperance Life, New York, N. Y.....	274,872.97	43,500.00	231,372.97
Bankers' Life, Des Moines, Iowa.....	15,410,455.06	15,197,108.24	213,346.82
Merchants' Life, Burlington, Iowa.....	474,480.78	482,105.80	17,625.02
<i>Local Industrial (4).</i>			
Lincoln Immediate Benefit, Washington, D. C.....	1,388.79	.....	1,388.79
National Benefit, Washington, D. C.....	86,487.23	399.00	86,088.23
Popular Life, Washington, D. C.....	1,337.34	150.00	1,187.34
Washington Protective, Washington, D. C.....	695.72	1,101.31	1405.59
<i>Domestic Industrial (1).</i>			
Richmond Beneficial, Richmond, Va.....	39,070.90	.....	39,070.90
FRATERNAL BENEFICIAL ASSOCIATIONS.			
<i>Local (11).</i>			
American Workmen, Washington, D. C.....	1,207.24	.....	1,207.24
Capitol Indemnity Society, Washington, D. C.....	55.60	.....	55.60
Columbian Fraternal Association, Washington, D. C.....	2,818.74	70.90	2,747.84
Famobrosis Society, Washington, D. C.....	28,346.90	2,076.00	26,270.90
Knights of Industry, Washington, D. C.....	2,413.59	15.00	2,398.59
Knights of Pythias, (insurance department) Wash- ington, D. C.....	3,490,340.83	2,463,551.39	1,026,789.44
Knights of Pythias, N. A., S. A., E., A., A. and A., Washington, D. C.....	20,449.96	500.00	19,949.96
Masonic Mutual Life Association, Washington, D. C.....	224,778.83	201,381.00	23,397.83
Patricians, Washington, D. C.....	8,390.65	2,444.15	5,946.50
Royal Benefit Society, Washington, D. C.....	27,338.94	48,091.84	120,752.90
United National Association of Post-Office Clerks, Washington, D. C.....	(¹)	(²)	(³)
<i>Domestic (26).</i>			
Ben Hur, Supreme Tribe, Crawfordsville, Ind.....	1,615,512.65	188,784.25	1,426,728.40
Catholic Benevolent Legion, Brooklyn, N. Y.....	823,404.49	67,292.06	756,112.43
Catholic Knights of America, St. Louis, Mo.....	1,034,748.25	45,462.18	989,286.07
Catholic Women's Benevolent Legion, New York, N. Y.....	288,637.64	30,900.32	257,737.32
Golden Cross, United Order of, Knoxville, Tenn....	195,003.35	21,946.67	173,056.68
Heptasophs, Improved Order of, Baltimore, Md....	1,089,438.55	326,564.85	762,873.70

¹ Deficit.² Filed no statement.

Financial condition of insurance companies and associations doing business in the District of Columbia Dec. 31, 1910—Continued.

Name of company.	Assets.	Liabilities.	Surplus.
FRATERNAL BENEFICIAL ASSOCIATIONS—continued.			
<i>Domestic—Continued.</i>			
Iroquois, Order of, Buffalo, N. Y.....	\$49,864.92	\$9,275.27	\$40,589.65
Knights of Columbus, New Haven, Conn.....	3,192,842.81	105,819.68	3,087,023.13
Knights of the Maccabees of the World, Detroit, Mich.....	10,464,603.26	861,794.99	9,602,808.27
Knights of the Modern Maccabees, Port Huron, Mich.....	605,412.69	167,895.01	437,517.68
Ladies of the Maccabees of the World, Port Huron, Mich.....	4,980,344.55	153,053.48	4,827,291.07
Ladies of the Modern Maccabees, Port Huron, Mich.....	611,815.90	73,835.38	537,980.52
Loyal Guard, Flint, Mich.....	218,597.75	660.85	217,936.90
Modern Brotherhood of America, Mason City, Iowa.....	1,126,545.27	167,990.81	958,554.46
Modern Woodmen of America, Rock Island, Ill.....	8,652,937.11	1,476,823.69	7,176,113.42
National Protective Legion, Waverly, N. Y.....	1,277,987.31	20,129.92	1,257,857.39
National Union, Toledo, Ohio.....	2,192,655.78	230,628.15	1,962,027.63
Order of United Commercial Travelers of America, Columbus, Ohio.....	554,303.34	210,703.27	343,600.07
Protected Home Circle, Sharon, Pa.....	1,273,034.19	69,000.00	1,204,034.19
Royal Arcanum, Boston, Mass.....	7,401,359.70	944,520.38	6,456,839.32
Royal Highlanders, Aurora, Nebr.....	1,222,612.20	19,333.35	1,203,278.85
Royal Neighbors of America, Rock Island, Ill.....	749,992.45	232,930.00	517,062.45
Shield of Honor, Baltimore, Md.....	170,792.56	7,000.00	163,792.56
Woodmen Circle, Supreme Forest, Omaha, Nebr....	1,783,968.36	92,426.21	1,691,542.15
Woodmen of the World, Omaha, Nebr.....	12,994,353.05	1,142,424.93	11,851,928.12
Workmen's Circle, New York, N. Y.....	177,627.68	11,653.94	165,973.74
<i>Foreign (1).</i>			
Independent Order of Foresters, Toronto, Canada...	16,723,798.01	1,087,086.51	15,636,711.50
LOCAL CASUALTY COMPANIES.			
<i>Stock (4).</i>			
Columbia Plate Glass, Washington, D. C.....	9,565.47	1,452.50	8,112.97
Commercial National, Washington, D. C.....	1,737.41	86.57	1,650.84
Home Plate Glass, Washington, D. C.....	34,788.55	2,712.97	32,075.58
National Sick & Accident, Washington, D. C.....	70.20	1,000.00	1 929.80
DOMESTIC CASUALTY COMPANIES.			
<i>Stock (34).</i>			
Ætna Accident & Liability, Hartford, Conn.....	987,963.33	280,234.58	707,728.75
Ætna Life (accident department), Hartford, Conn..	(2)	(2)	(2)
American Bonding, Baltimore, Md.....	2,624,927.63	1,138,303.56	1,486,624.07
American Credit-Indemnity, St. Louis, Mo.....	1,426,481.63	826,481.63	600,000.00
American Fidelity, Montpelier, Vt.....	1,513,337.72	803,358.75	709,978.97
Casualty Co. of America, New York, N. Y.....	2,616,722.06	1,616,540.31	1,000,181.75
Continental Casualty, Hammond, Ind.....	2,082,078.45	1,345,289.51	736,788.94
Empire State Surety, New York, N. Y.....	1,236,186.42	600,684.76	635,501.66
Fidelity Accident, Saginaw, Mich.....	125,891.39	11,974.00	113,917.39
Fidelity & Casualty, New York, N. Y.....	9,859,430.25	6,913,734.41	2,945,695.84
Fidelity & Deposit, Baltimore, Md.....	6,778,805.52	2,272,333.52	4,506,472.00
German Commercial Accident, Philadelphia, Pa....	174,306.13	50,749.65	123,556.48
Great Eastern Casualty, New York, N. Y.....	718,610.01	284,219.41	434,390.60
Hartford Steam Boiler Inspection & Insurance Co., Hartford, Conn.....	4,867,547.28	2,228,579.97	2,638,967.31
Indiana & Ohio Live Stock, Crawfordsville, Ind....	418,396.78	213,109.12	205,287.66
Lloyds Plate Glass, New York, N. Y.....	918,159.33	358,459.01	559,700.32
Loyal Protective, Boston, Mass.....	330,597.86	156,936.26	173,661.60
Maryland Casualty, Baltimore, Md.....	5,724,271.36	3,581,453.12	2,142,818.24
Massachusetts Accident, Boston, Mass.....	180,068.76	59,849.10	120,219.66
Massachusetts Bonding & Insurance, Boston, Mass.	1,314,144.03	535,516.79	778,627.24
Metropolitan Casualty, New York, N. Y.....	831,267.84	468,854.52	362,413.32
National Surety, New York, N. Y.....	5,224,847.44	2,604,834.59	2,619,992.85
New Amsterdam Casualty, New York, N. Y.....	1,110,246.89	673,833.38	436,413.51
New Jersey Fidelity & Plate Glass, Newark, N. J...	645,051.26	258,827.09	386,224.17
New York Plate Glass, New York, N. Y.....	927,841.91	391,469.11	536,372.80
North American Accident, Chicago, Ill.....	721,451.25	212,389.68	509,061.57
Pacific Mutual Indemnity, Los Angeles, Cal.....	340,778.46	32,369.17	308,409.29
Pennsylvania Casualty, Scranton, Pa.....	651,156.77	376,690.07	274,466.70
Philadelphia Casualty, Philadelphia, Pa.....	1,248,838.21	787,021.84	461,816.37
Preferred Accident, New York, N. Y.....	2,124,158.05	907,415.48	1,216,742.57
Standard Accident, Detroit, Mich.....	3,821,634.72	1,994,296.19	1,827,338.53
Travelers' Indemnity, Hartford, Conn.....	1,658,515.00	395,779.24	1,262,735.76
Travelers' (accident department), Hartford, Conn..	16,690,560.06	10,090,048.38	6,600,511.68

¹ Deficit.

² See life statement.

Financial condition of insurance companies and associations doing business in the District of Columbia Dec. 31, 1910—Continued.

Name of company.	Assets.	Liabilities.	Surplus.
DOMESTIC CASUALTY COMPANIES—continued.			
<i>Stock (34)—Continued.</i>			
United States Casualty, New York, N. Y.....	\$2,625,828.31	\$1,325,828.31	\$1,300,000.00
United States Fidelity & Guaranty, Baltimore, Md..	6,007,624.58	3,154,840.72	2,852,783.86
United States Health & Accident, Saginaw, Mich..	966,478.31	271,446.09	695,032.22
FOREIGN CASUALTY COMPANIES.			
<i>Stock (4).</i>			
Employers Liability Assurance, London, England..	5,688,403.64	3,594,041.24	2,094,362.40
Frankfort Marine, Accident & Plate Glass, Frankfort on the Main, Germany.....	1,473,042.21	1,002,745.80	470,296.41
General Accident, Fire & Life, Perth, Scotland....	2,619,354.16	1,973,185.23	646,168.93
Ocean Accident & Guarantee, London, England....	4,415,333.40	3,139,587.70	1,275,745.70
LOCAL FIRE INSURANCE COMPANIES.			
<i>Stock (8).</i>			
Arlington, Washington, D. C.....	278,183.56	14,297.87	263,885.71
Commercial, Washington, D. C.....	167,525.36	32,139.59	135,385.77
Corcoran, Washington, D. C.....	254,311.75	20,699.04	233,612.71
Firemen's, Washington, D. C.....	311,384.06	41,180.47	270,203.59
Franklin, Washington, D. C.....	666,836.39	307,850.28	358,986.11
German-American, Washington, D. C.....	352,909.32	20,304.18	332,605.14
National Union, Washington, D. C.....	280,762.10	24,529.36	256,232.74
Potomac, Washington, D. C.....	372,568.61	100,511.74	272,056.87
<i>Mutual (8).</i>			
Mutual, Washington, D. C.....	337,376.80	12,922.70	324,454.10
Mutual Investment, Washington, D. C.....	4,347.52	213.31	4,134.21
Mutual Protection, Washington, D. C.....	30,035.34	2,212.02	27,823.32
DOMESTIC FIRE INSURANCE COMPANIES.			
<i>Stock (74).</i>			
Ætna Hartford, Conn.....	21,023,545.47	8,654,529.35	12,369,016.12
Agricultural, Watertown, N. Y.....	3,761,805.29	2,061,206.02	1,700,599.27
Allemania, Pittsburg, Pa.....	1,547,003.28	807,478.09	739,525.19
American & Foreign Marine, New York, N. Y.....	936,065.33	128,339.30	807,726.03
American Central, St. Louis, Mo.....	5,713,724.94	2,822,385.09	2,891,339.85
American, Newark, N. J.....	9,043,082.44	5,422,683.31	3,620,399.13
Boston, Boston, Mass.....	6,470,283.25	2,489,263.34	3,981,019.91
Buffalo Commercial, Buffalo, N. Y.....	723,931.17	353,779.20	370,151.97
Buffalo German, Buffalo, N. Y.....	2,538,344.73	735,704.05	1,802,640.68
Camden, Camden, N. J.....	2,447,073.58	1,298,103.52	1,148,970.06
Citizens, St. Louis, Mo.....	882,037.70	517,508.91	364,528.79
City of New York, New York, N. Y.....	1,441,042.33	517,581.05	923,461.28
Columbia, Jersey City, N. J.....	777,821.19	151,177.52	626,643.67
Commonwealth, New York, N. Y.....	2,248,153.73	661,246.07	1,586,907.66
Connecticut, Hartford, Conn.....	7,478,446.72	4,428,383.59	3,050,063.13
Continental, New York, N. Y.....	24,198,038.01	9,134,436.82	15,063,601.19
County Fire, Philadelphia, Pa.....	1,184,453.53	564,183.32	620,270.21
Delaware, Philadelphia, Pa.....	2,227,945.74	1,661,101.08	566,844.66
Dixie Fire, Greensboro, N. C.....	1,303,541.04	592,464.43	711,076.61
Dutchess, Poughkeepsie, N. Y.....	668,299.89	330,168.52	338,131.37
Equitable Fire & Marine, Providence, R. I.....	1,369,036.89	877,938.50	491,098.39
Federal, Jersey City, N. J.....	2,759,275.81	1,164,568.48	1,594,707.33
Fidelity-Phenix, New York, N. Y.....	13,790,298.42	8,056,211.63	5,734,086.79
Fire Association of Philadelphia, Philadelphia, Pa..	8,767,555.04	5,570,383.30	3,197,171.74
Firemen's Fund, San Francisco, Cal.....	8,070,629.43	4,184,248.80	3,886,380.63
Firemen's, Newark, N. J.....	6,121,382.27	2,279,442.86	3,841,939.41
Franklin, Philadelphia, Pa.....	3,336,693.59	2,071,512.05	1,265,181.54
Georgia Home, Columbus, Ga.....	1,155,030.39	728,437.95	426,592.44
German Alliance, New York, N. Y.....	1,672,195.84	541,952.97	1,130,242.87
German-American, Baltimore, Md.....	726,080.51	243,489.60	482,590.91
German-American, New York, N. Y.....	17,170,112.08	8,127,712.09	9,042,399.99
German Fire, Peoria, Ill.....	823,384.45	482,599.43	340,785.02
German Fire, Wheeling, W. Va.....	694,331.80	259,782.58	434,549.22
Germania Fire, New York, N. Y.....	6,648,971.67	3,627,231.46	3,021,740.21
Girard Fire & Marine, Philadelphia, Pa.....	2,544,397.44	1,633,458.23	910,939.21
Glens Falls, Glens Falls, N. Y.....	5,302,897.59	2,507,441.13	2,795,456.46
Globe & Rutgers Fire, New York, N. Y.....	5,255,362.12	2,489,998.75	2,765,363.37
Granite State Fire, Portsmouth, N. H.....	1,158,785.74	633,720.76	525,064.98
Hanover Fire, New York, N. Y.....	4,820,678.34	2,532,598.88	2,288,079.46
Hartford Fire, Hartford, Conn.....	24,363,634.99	15,439,667.66	8,923,967.33
Hawkeye & Des Moines, Des Moines, Iowa.....	1,281,199.71	1,048,472.42	232,727.29

Financial condition of insurance companies and associations doing business in the District of Columbia Dec. 31, 1916—Continued.

Name of company.	Assets.	Liabilities.	Surplus.
DOMESTIC LIFE INSURANCE COMPANIES—contd.			
<i>Stock (74)—Continued.</i>			
Home, New York, N. Y.....	\$30,178,913.63	\$14,849,300.45	\$15,329,613.18
Humboldt Fire, Pittsburg, Pa.....	1,310,504.24	683,210.37	627,293.87
Insurance Co. of North America, Philadelphia, Pa....	16,040,265.42	8,327,931.49	7,712,333.93
Jefferson Fire, Philadelphia, Pa.....	1,088,202.17	708,533.76	379,668.41
Maryland Motor Car, Baltimore, Md.....	142,526.62	23,899.41	118,627.21
Massachusetts Fire & Marine, Boston, Mass.....	1,086,949.93	130,295.89	956,654.04
Milwaukee Fire, Milwaukee, Wis.....	860,054.14	430,993.52	429,060.62
Milwaukee Mechanics', Milwaukee, Wis.....	3,400,432.21	2,101,962.63	1,298,469.58
National-Ben Franklin Fire, Pittsburg, Pa.....	3,130,932.38	1,497,271.22	1,633,661.16
National Fire, Hartford, Conn.....	10,792,293.34	7,146,383.99	3,645,909.35
National Union Fire, Pittsburg, Pa.....	3,307,145.19	1,999,043.36	1,308,101.83
New Brunswick Fire, New Brunswick, N. J.....	684,740.05	390,151.15	294,588.90
New Hampshire Fire, Manchester, N. H.....	5,553,270.70	2,774,939.88	2,778,330.82
Niagara Fire, New York, N. Y.....	6,249,037.44	3,197,909.45	3,051,127.99
Northwestern National, Milwaukee, Wis.....	5,801,888.67	3,400,929.80	2,400,958.87
Old Colony, Boston, Mass.....	875,265.57	392,524.68	482,740.89
Orient, Hartford, Conn.....	3,094,693.37	1,454,317.67	1,640,375.70
Pennsylvania Fire, Philadelphia, Pa.....	7,517,393.56	4,540,892.71	2,976,500.85
Phoenix, Hartford, Conn.....	10,737,657.32	5,082,526.07	5,655,131.25
Providence Washington, Providence, R. I.....	3,693,125.51	2,455,453.28	1,237,672.23
Queen, New York, N. Y.....	9,025,888.86	4,636,763.95	4,389,124.91
Rhode Island, Providence, R. I.....	1,090,962.25	399,139.43	691,822.82
Rochester German, Rochester, N. Y.....	2,643,098.60	1,556,184.73	1,086,913.87
St. Paul Fire & Marine, St. Paul, Minn.....	7,036,020.58	4,489,479.18	2,546,541.40
Security, New Haven, Conn.....	3,117,447.87	1,777,657.19	1,339,790.68
Springfield Fire & Marine, Springfield, Mass.....	9,968,142.86	5,325,861.70	4,642,281.16
Spring Garden, Philadelphia, Pa.....	3,389,241.30	2,550,297.30	838,944.00
Standard Fire, Hartford, Conn.....	1,044,871.33	108,772.22	936,099.11
Teutonia Fire, Pittsburg, Pa.....	1,069,143.68	591,917.90	477,225.78
Virginia Fire & Marine, Richmond, Va.....	1,590,315.55	763,027.22	827,288.33
Virginia State, Richmond, Va.....	504,377.97	311,820.95	192,557.02
Westchester Fire, New York, N. Y.....	4,470,296.09	2,737,641.21	1,732,654.88
Williamsburgh City Fire, New York, N. Y.....	2,844,451.37	1,926,903.20	917,548.17
<i>Mutual (1).</i>			
Mutual Fire, Montgomery County, Sandy Springs, Md.....	324,441.98	2,097.75	322,344.23
FOREIGN FIRE INSURANCE COMPANIES.			
<i>Stock (24).</i>			
Aachen & Munich Fire, Aix-la-Chapelle, Germany..	2,367,724.67	1,159,777.16	1,207,947.51
Atlas Assurance, London, England.....	2,489,018.15	1,723,405.53	765,612.62
British & Foreign Marine, Liverpool, England.....	1,575,020.43	825,615.38	749,405.05
British America Assurance, Toronto, Canada.....	1,596,003.08	907,111.15	688,891.93
Caledonian, Edinburgh, Scotland.....	2,098,870.10	1,519,134.06	579,736.04
Commercial Union Assurance, London, England....	7,490,808.32	4,861,967.71	2,628,840.61
Hamburg-Bremen Fire, Hamburg, Germany.....	1,985,139.12	1,321,696.32	663,442.80
Law, Union & Rock, London, England.....	703,818.93	445,506.69	258,312.24
Liverpool & London & Globe, Liverpool, England..	13,745,408.53	8,589,433.96	5,155,974.57
London & Lancashire Fire, London, England.....	4,102,036.57	2,663,916.37	1,438,120.20
London Assurance, London, England.....	3,665,813.16	2,470,737.48	1,195,075.68
Mannheim, Mannheim, Germany.....	701,746.06	435,621.84	266,124.22
North British & Mercantile, London, England.....	8,314,062.91	4,688,577.47	3,625,485.44
Northern Assurance, London, England.....	5,197,097.06	3,359,167.37	1,837,929.69
Norwich Union Fire, Norwich, England.....	2,684,207.35	1,793,316.68	890,890.67
Palatine, London, England.....	3,342,758.13	1,783,377.24	1,559,380.89
Phoenix Assurance, London, England.....	3,672,334.56	2,324,145.59	1,348,188.97
Royal Exchange Assurance, London, England.....	2,220,861.61	1,454,220.35	766,641.26
Royal, Liverpool, England.....	11,534,555.06	8,682,516.02	2,852,039.04
Scottish Union & National, Edinburgh, Scotland...	5,260,071.57	2,166,901.80	3,093,169.77
Sun Insurance Office, London, England.....	4,367,762.05	3,088,086.14	1,279,675.91
Svea Fire & Life, Gothenburg, Sweden.....	1,328,907.97	743,033.27	585,874.70
Union Fire, Paris, France.....	722,355.47	86,790.24	635,565.23
Western Assurance, Toronto, Canada.....	2,361,430.92	1,395,449.10	965,981.82
Total.....	4,274,351,825.71	3,418,270,216.01	856,081,609.70

COMPARATIVE TABLES.

LIFE INSURANCE COMPANIES, DECEMBER 31, 1910.

TABLE A.—Assets—Nature of the total admitted assets of all life insurance companies

Name and location.	Market value of real estate.	Mortgage loans.	Collateral loans.	Premium notes, policy loans, or liens.
DISTRICT OF COLUMBIA COMPANY.				
Equitable, Washington, D. C.....	\$130,000.00	\$57,225.00	\$8,621.94	\$748.36
COMPANIES CHARTERED OUTSIDE OF THE DISTRICT OF COLUMBIA.				
<i>Mutual.</i>				
Baltimore, Baltimore, Md.....	68,980.55	202,575.00	.....	33,570.76
Berkshire, Pittsfield, Mass.....	799,421.58	4,075,639.64	182,280.00	2,536,904.53
Connecticut, Hartford, Conn.....	5,289,748.27	29,360,833.19	.....	5,060,512.97
Eureka, Baltimore, Md.....	24,786.87	17,800.00	.....	.....
Fidelity, Philadelphia, Pa.....	1,386,200.00	5,728,181.71	236,091.68	6,431,270.68
John Hancock, Boston, Mass.....	4,532,753.03	24,671,020.66	.....	4,888,964.19
Massachusetts, Springfield, Mass.....	1,093,000.00	21,077,162.00	.....	8,520,122.76
Mutual Benefit, Newark, N. J.....	3,066,090.71	64,795,625.00	2,650,000.00	24,258,283.12
Mutual, New York, N. Y.....	26,062,439.53	140,618,618.50	.....	70,953,535.55
National, Montpelier, Vt.....	359,300.00	22,006,615.03	.....	7,913,494.50
New England, Boston, Mass.....	2,541,066.00	11,541,100.00	633,300.00	7,246,983.64
New York, New York, N. Y.....	11,554,601.09	92,523,123.00	200,000.00	104,316,910.37
Northwestern, Milwaukee, Wis.....	2,217,776.68	150,739,680.45	.....	40,565,130.45
Penn, Philadelphia, Pa.....	1,929,455.32	47,061,800.33	2,014,700.00	18,455,877.34
Phoenix, Hartford, Conn.....	730,852.00	17,624,998.28	.....	3,765,910.64
Security, Binghamton, N. Y.....	729,769.65	971,966.93	.....	1,535,786.74
Total.....	62,386,241.28	633,016,739.72	5,916,371.68	306,483,258.24
<i>Stock.</i>				
Ætna, Hartford, Conn.....	597,001.31	46,731,662.22	1,320,470.76	8,325,149.36
Equitable, New York, N. Y.....	28,979,200.66	99,138,123.36	336,750.00	65,250,554.62
Germania, New York, N. Y.....	3,640,751.22	26,372,163.20	.....	4,329,534.31
Home, New York, N. Y.....	1,643,609.81	7,015,415.00	.....	3,427,414.02
Life Insurance Co. of Virginia, Rich- mond, Va.....	188,253.08	4,594,660.57	59,873.69	167,670.03
Manhattan, New York, N. Y.....	5,817,959.00	8,030,123.60	.....	3,410,007.04
Maryland, Baltimore, Md.....	250,000.00	202,100.00	35,000.00	329,121.59
Metropolitan, New York, N. Y.....	24,116,301.56	126,589,828.62	.....	14,050,871.03
Pittsburg Life & Trust, Pittsburg, Pa.....	10,154,894.86	4,098,131.40	11,500.00	3,806,524.25
Provident Life & Trust, Philadelphia, Pa.....	3,993,824.59	20,047,417.99	1,099,090.97	7,867,577.87
Prudential, Newark, N. J.....	16,315,917.93	49,356,100.71	4,266,000.00	14,810,447.23
Reliance, Pittsburg, Pa.....	.....	894,800.00	.....	283,417.79
Travelers', Hartford, Conn.....	1,222,838.16	22,628,010.81	.....	7,379,116.07
Union Central, Cincinnati, Ohio.....	477,469.39	62,727,958.83	.....	14,047,199.02
Total.....	97,398,021.57	478,426,496.31	7,128,685.42	147,484,604.23
RECAPITULATION.				
District of Columbia company.....	130,000.00	57,225.00	8,621.94	748.36
Companies chartered outside District of Columbia:				
Mutual.....	62,386,241.28	633,016,739.72	5,916,371.68	306,483,258.24
Stock.....	97,398,021.57	478,426,496.31	7,128,685.42	147,484,604.23
Grand total.....	159,914,262.85	1,111,500,461.03	13,053,679.04	453,968,610.83

authorized to transact business in the District of Columbia on the 31st day of December, 1910.

Market value of bonds and stocks.	Cash in office and banks.	Interest and rents due and accrued.	Deferred and unpaid premiums.	All other assets.	Assets not admitted.	Total admitted assets.
\$79,593.55	\$3,821.20	\$1,216.71	\$9,707.89	\$231.81	\$231.81	\$290,934.65
1,372,560.50	81,135.22	12,512.01	29,170.78	.....	.....	1,800,504.82
10,436,827.75	396,412.99	198,781.78	260,737.40	11,710.65	11,839.55	18,886,876.77
25,167,989.00	1,087,990.37	1,219,939.50	543,175.76	664,094.83	5,074.22	68,389,209.67
154,821.62	13,320.03	491.91	1,879.09	3,000.00	3,000.00	213,099.52
7,017,965.50	273,243.89	285,738.92	419,081.97	431,093.37	514,983.00	21,693,884.72
34,284,781.79	1,663,829.64	1,038,371.96	1,587,896.76	23,616.75	34,975.82	72,656,258.96
26,118,159.50	883,746.28	866,978.31	1,111,476.50	31,000.00	.....	59,701,645.35
37,257,052.40	1,330,964.15	2,587,449.44	1,841,591.02	22,045.45	24,540.30	137,784,560.99
322,695,836.68	4,099,576.65	4,141,880.91	4,307,984.80	457,424.83	112,798.47	573,224,498.98
17,661,565.60	758,090.29	1,048,297.63	748,611.94	10,462.51	2,002.25	50,504,435.25
30,855,610.00	538,382.64	668,134.74	419,724.39	.....	.....	54,444,301.41
405,681,304.21	8,904,629.84	7,273,543.02	7,317,558.67	172,101.67	67,204.73	637,876,567.14
71,184,415.00	1,824,160.41	4,338,010.79	3,156,319.82	16,059.80	16,059.80	274,025,493.60
41,390,148.33	2,607,394.81	1,397,233.53	2,547,269.78	422,095.30	562,296.31	117,263,678.43
6,601,175.60	609,572.91	427,255.10	405,820.01	7,772.67	15,744.98	30,157,612.23
1,949,035.00	276,255.07	63,496.45	235,515.19	18,045.65	36,312.41	5,743,558.27
1,039,829,248.48	25,348,705.19	25,568,116.00	24,933,813.88	2,290,523.48	1,406,831.84	2,124,366,186.11
32,506,668.30	3,072,191.14	1,702,455.71	1,089,748.36	5,820,852.28	53,820.33	101,112,379.11
271,445,876.47	9,903,523.09	4,113,266.01	5,598,717.32	3,448,031.17	2,436,473.62	485,777,569.08
9,077,496.50	448,683.80	601,589.57	857,135.60	.....	.....	45,327,354.20
12,005,474.00	392,072.57	195,251.59	350,293.58	17,570.10	21,801.61	25,025,299.06
826,306.04	340,393.70	79,126.55	86,145.09	1,524.36	.....	6,343,953.11
3,632,133.00	225,570.91	284,266.47	199,422.16	17,398.27	17,825.22	21,599,055.23
2,331,721.50	65,126.19	23,280.08	28,343.82	17,280.12	17,831.49	3,264,141.81
135,405,847.32	3,890,104.45	3,857,777.72	6,388,498.92	219,098.19	348,695.03	314,169,632.78
4,987,724.00	287,555.59	213,893.28	253,118.74	32,933.56	6,415.71	23,839,859.97
38,044,035.88	158,014.37	916,338.71	1,202,820.43	.....	.....	73,329,120.81
125,718,941.00	8,884,734.85	2,832,072.79	4,815,482.82	70,459.90	69,154.90	227,001,002.33
1,459,969.03	158,362.95	31,818.28	104,830.63	175,450.37	175,450.37	2,933,198.68
25,021,857.00	667,804.28	737,266.41	1,037,686.22	47.95	47.95	58,694,578.95
25,250.00	676,198.44	2,804,382.26	520,880.12	.....	.....	81,279,338.06
662,489,300.04	29,170,336.33	18,392,785.43	22,533,123.81	9,820,646.27	3,147,516.23	1,469,696,483.18
79,593.55	3,821.20	1,216.71	9,707.89	231.81	231.81	290,934.65
1,039,829,248.48	25,348,705.19	25,568,116.00	24,933,813.88	2,290,523.48	1,406,831.84	2,124,366,186.11
662,489,300.04	29,170,336.33	18,392,785.43	22,533,123.81	9,820,646.27	3,147,516.23	1,469,696,483.18
1,702,398,142.07	54,522,862.72	43,962,118.14	47,476,645.58	12,111,401.56	4,554,579.88	3,594,353,603.94

TABLE A.—Assets—Nature of the total admitted assets of all life insurance companies

Name and location.	Market value of real estate.	Mortgage loans.	Collateral loans.	Premium notes, policy loans, or liens.
DISTRICT OF COLUMBIA COMPANY.				
Equitable, Washington, D. C.....	\$130,000.00	\$57,225.00	\$8,621.94	\$748.36
COMPANIES CHARTERED OUTSIDE OF THE DISTRICT OF COLUMBIA.				
<i>Mutual.</i>				
Baltimore, Baltimore, Md.....	68,980.55	202,575.00		33,570.76
Berkshire, Pittsfield, Mass.....	799,421.58	4,075,639.64	182,280.00	2,536,904.53
Connecticut, Hartford, Conn.....	5,289,748.27	29,360,833.19		5,060,512.97
Eureka, Baltimore, Md.....	24,786.87	17,800.00		
Fidelity, Philadelphia, Pa.....	1,386,200.00	5,728,181.71	236,091.68	6,431,270.68
John Hancock, Boston, Mass.....	4,532,753.03	24,671,020.66		4,888,964.19
Massachusetts, Springfield, Mass.....	1,093,000.00	21,077,162.00		8,520,122.76
Mutual Benefit, Newark, N. J.....	3,066,090.71	64,795,625.00	2,650,000.00	24,258,283.12
Mutual, New York, N. Y.....	26,062,439.53	140,618,618.50		70,953,535.55
National, Montpelier, Vt.....	359,300.00	22,006,615.03		7,913,494.50
New England, Boston, Mass.....	2,541,066.00	11,541,100.00	633,300.00	7,246,983.64
New York, New York, N. Y.....	11,554,601.09	92,523,123.00	200,000.00	104,316,910.37
Northwestern, Milwaukee, Wis.....	2,217,776.68	150,739,680.45		40,565,130.45
Penn, Philadelphia, Pa.....	1,929,455.32	47,061,800.33	2,014,700.00	18,455,877.34
Phoenix, Hartford, Conn.....	730,852.00	17,624,998.28		3,765,910.64
Security, Binghamton, N. Y.....	729,769.65	971,966.93		1,535,786.74
Total.....	62,386,241.28	633,016,739.72	5,916,371.68	306,483,258.24
<i>Stock.</i>				
Ætna, Hartford, Conn.....	597,001.31	46,731,662.22	1,320,470.76	8,325,149.36
Equitable, New York, N. Y.....	28,979,200.66	99,138,123.36	336,750.00	65,250,554.62
Germania, New York, N. Y.....	3,640,751.22	26,372,163.20		4,329,534.31
Home, New York, N. Y.....	1,643,609.81	7,015,415.00		3,427,414.02
Life Insurance Co. of Virginia, Rich- mond, Va.....	188,253.08	4,594,660.57	59,873.69	167,670.03
Manhattan, New York, N. Y.....	5,817,959.00	8,030,123.60		3,410,007.04
Maryland, Baltimore, Md.....	250,000.00	202,100.00	35,000.00	329,121.59
Metropolitan, New York, N. Y.....	24,116,301.56	126,589,828.62		14,050,871.03
Pittsburg Life & Trust, Pittsburg, Pa.	10,154,894.86	4,098,131.40	11,500.00	3,806,524.25
Provident Life & Trust, Philadelphia, Pa.....	3,993,824.59	20,047,417.99	1,099,090.97	7,867,577.87
Prudential, Newark, N. J.....	16,315,917.93	49,356,100.71	4,266,000.00	14,810,447.23
Reliance, Pittsburg, Pa.....		894,800.00		283,417.79
Travelers', Hartford, Conn.....	1,222,838.16	22,628,010.81		7,379,116.07
Union Central, Cincinnati, Ohio.....	477,469.39	62,727,958.83		14,047,199.02
Total.....	97,398,021.57	478,426,496.31	7,128,685.42	147,484,604.23
RECAPITULATION.				
District of Columbia company.....	130,000.00	57,225.00	8,621.94	748.36
Companies chartered outside District of Columbia:				
Mutual.....	62,386,241.28	633,016,739.72	5,916,371.68	306,483,258.24
Stock.....	97,398,021.57	478,426,496.31	7,128,685.42	147,484,604.23
Grand total.....	159,914,262.85	1,111,500,461.03	13,053,679.04	453,968,610.83

authorized to transact business in the District of Columbia on the 31st day of December, 1910.

Market value of bonds and stocks.	Cash in office and banks.	Interest and rents due and accrued.	Deferred and unpaid premiums.	All other assets.	Assets not admitted.	Total admitted assets.
\$79,593.55	\$3,821.20	\$1,216.71	\$9,707.89	\$231.81	\$231.81	\$290,934.65
1,372,560.50	81,135.22	12,512.01	29,170.78	.....	.....	1,800,504.82
10,436,827.75	396,412.99	198,781.78	260,737.40	11,710.65	11,839.55	18,886,876.77
25,167,989.00	1,087,990.37	1,219,939.50	543,175.76	664,094.83	5,074.22	68,389,209.67
154,821.62	13,320.03	491.91	1,879.09	3,000.00	3,000.00	213,099.52
7,017,965.50	273,243.89	285,738.92	419,081.97	431,093.37	514,983.00	21,693,884.72
34,284,781.79	1,663,829.64	1,038,371.96	1,587,896.76	23,616.75	34,975.82	72,656,258.96
26,118,159.50	883,746.28	866,978.31	1,111,476.50	31,000.00	.....	59,701,645.35
37,257,052.40	1,330,964.15	2,587,449.44	1,841,591.02	22,045.45	24,540.30	137,784,560.99
322,695,836.68	4,099,576.65	4,141,880.91	4,307,984.80	457,424.83	112,798.47	573,224,498.98
17,661,565.60	758,090.29	1,048,297.63	748,611.94	10,462.51	2,002.25	50,504,435.25
30,855,610.00	538,382.64	668,134.74	419,724.39	.....	.....	54,444,301.41
405,681,304.21	8,904,629.84	7,273,543.02	7,317,558.67	172,101.67	67,204.73	637,876,567.14
71,184,415.00	1,824,160.41	4,338,010.79	3,156,319.82	16,059.80	16,059.80	274,025,493.60
41,390,148.33	2,607,394.81	1,397,233.53	2,547,269.78	422,095.30	562,296.31	117,263,678.43
6,601,175.60	609,572.91	427,255.10	405,820.01	7,772.67	15,744.98	30,157,612.23
1,949,035.00	276,255.07	63,496.45	235,515.19	18,045.65	36,312.41	5,743,558.27
1,039,829,248.48	25,348,705.19	25,568,116.00	24,933,813.88	2,290,523.48	1,406,831.84	2,124,366,186.11
32,506,668.30	3,072,191.14	1,702,455.71	1,089,748.36	5,820,852.28	53,820.33	101,112,379.11
271,445,876.47	9,903,523.09	4,113,266.01	5,598,717.32	3,448,031.17	2,436,473.62	485,777,569.08
9,077,496.50	448,683.80	601,589.57	857,135.60	.....	.....	45,327,354.20
12,005,474.00	392,072.57	195,251.59	350,293.58	17,570.10	21,801.61	25,025,299.06
826,306.04	340,393.70	79,126.55	86,145.09	1,524.36	.....	6,343,953.11
3,632,133.00	225,570.91	284,266.47	199,422.16	17,398.27	17,825.22	21,599,055.23
2,331,721.50	65,126.19	23,280.08	28,343.82	17,280.12	17,831.49	3,264,141.81
135,405,847.32	3,890,104.45	3,857,777.72	6,388,498.92	219,098.19	348,695.03	314,169,632.78
4,987,724.00	287,555.59	213,893.28	253,118.74	32,933.56	6,415.71	23,839,859.97
38,044,035.88	158,014.37	916,338.71	1,202,820.43	.....	.....	73,329,120.81
125,718,941.00	8,884,734.85	2,832,072.79	4,815,482.82	70,459.90	69,154.90	227,001,002.33
1,459,969.03	158,362.95	31,818.28	104,830.63	175,450.37	175,450.37	2,933,198.68
25,021,857.00	667,804.28	737,266.41	1,037,686.22	47.95	47.95	58,694,578.95
25,250.00	676,198.44	2,804,382.26	520,880.12	.....	.....	81,279,338.06
662,489,300.04	29,170,336.33	18,392,785.43	22,533,123.81	9,820,646.27	3,147,516.23	1,469,696,483.18
79,593.55	3,821.20	1,216.71	9,707.89	231.81	231.81	290,934.65
1,039,829,248.48	25,348,705.19	25,568,116.00	24,933,813.88	2,290,523.48	1,406,831.84	2,124,366,186.11
662,489,300.04	29,170,336.33	18,392,785.43	22,533,123.81	9,820,646.27	3,147,516.23	1,469,696,483.18
1,702,398,142.07	54,522,862.72	43,962,118.14	47,476,645.58	12,111,401.56	4,554,579.88	3,594,353,603.94

TABLE B.—Liabilities—Showing the nature of the liabilities of all life insurance companies authorized to transact business in the District of Columbia on the 31st day of December, 1910.

Name and location.	Net reserve.	Policy claims.	Other liabilities to policy holders due and deferred.	All other liabilities.	Capital stock.	Unassigned funds, surplus.	Total liabilities.
DISTRICT OF COLUMBIA COMPANY.							
Equitable, Washington, D. C.	\$94,059.11	\$1,000.00	\$2,719.13	\$68,846.73	\$100,000.00	\$24,309.68	\$290,934.65
COMPANIES CHARTERED OUTSIDE OF THE DISTRICT OF COLUMBIA.							
<i>Mutual.</i>							
Baltimore, Baltimore, Md.	1,445,741.64	2,018.45	5,526.61	11,716.18	.....	335,501.94	1,800,504.82
Berkshire, Pittsfield, Mass.	17,157,360.00	124,591.00	10,251.47	105,503.07	.....	1,489,171.23	18,886,876.77
Connecticut, Hartford, Conn.	62,429,792.00	320,950.82	1,768,943.00	211,326.24	.....	3,658,197.61	68,389,209.67
Eureka, Baltimore, Md.	103,226.56	375.00	1,613.70	1,297.27	.....	106,586.99	213,099.52
Fidelity, Philadelphia, Pa.	19,173,045.00	172,820.00	28,782.68	488,136.70	.....	1,831,100.34	21,693,884.72
John Hancock, Boston, Mass.	61,276,168.00	195,211.69	288,767.84	1,523,731.88	.....	9,372,379.55	72,656,258.96
Massachusetts, Springfield, Mass.	52,527,159.00	233,112.00	857,895.84	632,190.93	.....	5,451,287.58	59,701,645.35
Mutual Benefit, Newark, N. J.	123,576,550.00	649,408.70	115,594.82	2,270,616.61	.....	11,172,390.86	137,784,560.99
Mutual, New York, N. Y.	462,199,621.00	3,583,292.21	667,801.56	6,906,626.85	.....	99,867,157.36	573,224,498.98
National, Montpelier, Vt.	42,874,393.00	74,546.73	10,628.18	358,744.63	.....	7,186,122.71	50,504,435.25
New England, Boston, Mass.	47,529,157.32	326,051.07	57,458.20	462,433.10	.....	6,069,201.72	54,444,301.41
New York, New York, N. Y.	528,985,363.00	3,607,683.56	794,076.46	6,172,158.11	.....	98,317,286.01	637,876,567.14
Northwestern, Milwaukee, Wis.	240,064,434.00	3,799,271.28	37,140.26	2,676,917.74	.....	30,447,730.32	274,025,493.60
Penn., Philadelphia, Pa.	94,482,317.00	416,870.81	166,195.09	3,246,824.13	.....	18,951,471.40	117,263,678.43
Phoenix, Hartford, Conn.	27,740,497.00	62,420.91	148,862.82	212,047.55	.....	1,993,783.95	30,157,612.23
Security, Binghamton, N. Y.	5,012,310.00	50,836.25	11,970.58	139,433.39	.....	529,008.05	5,743,558.27
Total.	1,786,577,134.52	10,619,460.48	4,971,509.11	25,419,704.38	.....	296,778,377.62	2,124,366,186.11
<i>Stock.</i>							
Ætna, Hartford, Conn.	82,836,516.00	256,361.45	541,427.40	5,303,526.91	2,000,000.00	10,174,547.35	101,112,379.11
Equitable, New York, N. Y.	400,505,791.00	2,825,980.35	430,785.78	5,252,218.93	100,000.00	76,662,793.02	485,777,569.08
Germania, New York, N. Y.	37,989,954.00	324,084.79	25,947.57	182,400.99	200,000.00	6,604,966.85	45,327,354.20
Home, New York, N. Y.	22,506,522.00	144,693.90	34,727.57	364,755.84	125,000.00	1,849,599.75	25,025,299.06
Life Insurance Co. of Virginia, Richmond, Va.	4,837,802.00	45,511.75	55,677.30	117,633.05	300,000.00	987,329.01	6,343,953.11
Manhattan, New York, N. Y.	18,953,494.00	78,879.82	23,546.30	130,812.00	100,000.00	2,312,323.11	21,599,055.23
Maryland, Baltimore, Md.	2,674,144.83	20,381.45	591.39	5,275.10	100,000.00	463,749.04	3,264,141.81
Metropolitan, New York, N. Y.	270,562,227.78	630,113.58	1,359,710.74	2,472,043.05	2,000,000.00	37,145,537.63	314,169,632.78
Pittsburg Life & Trust, Pittsburg, Pa.	21,188,145.00	159,091.08	30,336.69	238,284.86	1,000,000.00	1,224,002.34	23,839,859.97
Provident Life & Trust, Philadelphia, Pa.	62,435,949.00	253,276.48	350,318.07	709,844.08	1,000,000.00	8,579,733.18	73,329,120.81
Prudential, Newark, N. J.	177,159,197.00	1,269,694.13	694,964.11	3,851,708.63	2,000,000.00	42,025,438.46	227,001,002.33

Reliance, Pittsburg, Pa.....	1,467,213.00	3,000.00	1,809.33	6,566.00	1,000,000.00	454,610.35	2,933,198.68
Travelers', Hartford, Conn.....	49,955,849.28	193,024.24	85,595.32	3,800,976.04	.....	4,659,134.07	58,694,578.95
Union Central, Cincinnati, Ohio.....	64,609,348.00	179,623.82	102,958.88	1,463,484.48	500,000.00	14,423,922.88	81,279,338.06
Total.....	1,217,682,152.89	6,383,716.84	3,738,396.45	23,899,529.96	10,425,000.00	207,567,687.04	1,469,696,483.18
RECAPITULATION.							
District of Columbia company.....	94,059.11	1,000.00	2,719.13	68,846.73	100,000.00	24,309.68	290,934.65
Companies chartered outside District of Columbia:							
Mutual.....	1,786,577,134.52	10,619,460.48	4,971,509.11	25,419,704.38	.....	296,778,377.62	2,124,366,186.11
Stock.....	1,217,682,152.89	6,383,716.84	3,738,396.45	23,899,529.96	10,425,000.00	207,567,687.04	1,469,696,483.18
Grand total.....	3,004,353,346.52	17,004,177.32	8,712,624.69	49,388,081.07	10,525,000.00	504,370,374.34	3,594,353,603.94

TABLE C.—*Income—Showing the nature of the income of all life insurance companies*
31,

Name and location.	Received from policy holders.			Supple- mentary contracts.
	New premiums.	Renewal premiums.	Total premium income.	
DISTRICT OF COLUMBIA COMPANY.				
Equitable Life, Washington, D. C.....	\$28,680. 59	\$141,937. 26	\$170,617. 85	.....
COMPANIES CHARTERED OUTSIDE OF THE DISTRICT OF COLUMBIA.				
<i>Mutual.</i>				
Baltimore, Baltimore, Md.....	150,815. 27	587,997. 55	738,812. 82	.....
Berkshire, Pittsfield, Mass.....	351,316. 45	2,035,833. 78	2,387,150. 23	\$5,677. 95
Connecticut, Hartford, Conn.....	666,142. 79	5,491,875. 50	6,158,018. 29	
Eureka, Baltimore, Md.....	51,761. 85	183,519. 33	235,281. 18	.....
Fidelity, Philadelphia, Pa.....	490,155. 14	4,212,527. 11	4,702,682. 25	53,014. 24
John Hancock, Boston, Mass.....	1,420,149. 80	19,323,944. 21	20,744,094. 01	48,268. 00
Massachusetts, Springfield, Mass.....	1,141,967. 45	7,805,820. 49	8,947,787. 94	160,014. 09
Mutual Benefit, Newark, N. J.....	3,008,365. 69	16,686,527. 56	19,694,893. 25	420,328. 76
Mutual, New York, N. Y.....	7,581,806. 10	46,243,006. 83	53,824,812. 93	488,541. 07
National, Montpelier, Vt.....	1,346,207. 17	5,229,502. 21	6,575,709. 38	56,193. 00
New England, Boston, Mass.....	1,005,291. 59	6,325,044. 31	7,330,335. 90	76,192. 00
New York, New York, N. Y.....	7,989,939. 22	72,363,472. 16	80,353,411. 38	160,060. 51
Northwestern, Milwaukee, Wis.....	5,197,454. 93	33,679,623. 60	38,877,078. 53	448,697. 14
Penn, Philadelphia, Pa.....	3,162,352. 21	15,367,543. 69	18,529,895. 90	335,436. 29
Phoenix, Hartford, Conn.....	848,811. 29	3,915,387. 04	4,764,198. 33	13,574. 20
Security, Binghamton, N. Y.....	202,857. 45	1,377,046. 74	1,579,904. 19	2,000. 00
Total.....	34,615,394. 40	240,828,672. 11	275,444,066. 51	2,267,997. 25
<i>Stock.</i>				
Ætna, Hartford, Conn.....	1,445,937. 28	9,238,683. 64	10,684,620. 92	44,039. 02
Equitable, New York, N. Y.....	7,129,354. 91	46,030,809. 11	53,160,164. 02	357,763. 60
Germania, New, York, N. Y.....	909,639. 63	4,569,650. 96	5,479,290. 59	8,682. 50
Home, New York, N. Y.....	676,789. 92	2,948,137. 46	3,624,927. 38	53,603. 00
Life Insurance Co. of Virginia, Rich- mond, Va.....	488,615. 65	2,274,371. 96	2,762,987. 61	.....
Manhattan, New York, N. Y.....	223,688. 39	1,993,437. 03	2,217,125. 42	4,597. 00
Maryland, Baltimore, Md.....	23,788. 16	289,779. 62	313,567. 78	.....
Metropolitan, New York, N. Y.....	5,150,515. 48	71,672,276. 11	76,822,791. 59	39,207. 75
Pittsburg Life & Trust, Pittsburg, Pa.....	301,564. 76	2,393,312. 88	2,694,877. 64	18,395. 00
Provident Life & Trust, Philadelphia, Pa.....	1,449,735. 55	7,256,180. 20	8,705,915. 75	28,014. 95
Prudential, Newark, N. J.....	4,602,192. 86	60,413,000. 32	65,015,193. 18	163,481. 52
Reliance, Pittsburg, Pa.....	331,235. 41	493,120. 74	824,356. 15	.....
Travelers', Hartford, Conn.....	1,059,267. 81	6,107,359. 60	7,166,627. 41	411,021. 00
Union Central, Cincinnati, Ohio.....	1,537,037. 75	8,956,296. 47	10,493,334. 22	137,540. 88
Total.....	25,329,363. 56	224,636,416. 10	249,965,779. 66	1,266,346. 22
RECAPITULATION.				
District of Columbia company.....	28,680. 59	141,937. 26	170,617. 85	.....
Companies chartered outside District of Columbia:				
Mutual.....	34,615,394. 40	240,828,672. 11	275,444,066. 51	2,267,997. 25
Stock.....	25,329,363. 56	224,636,416. 10	249,965,779. 66	1,266,346. 22
Grand total.....	59,973,438. 55	465,607,025. 47	525,580,464. 02	3,534,343. 47

authorized to transact business in the District of Columbia during the year ending Dec. 1910.

Rent.	Interest on mortgage loans.	Interest on collateral loans and all other assets.	Interest on premium notes, policy loans, and liens.	Interest on bonds and dividends on stocks.	All other receipts.	Total income.
\$7,070.00	\$3,158.07	\$320.95	\$17.60	\$2,346.53	\$53,698.75	\$237,229.75
480.00	8,793.25	4,372.58	1,738.12	59,534.39	4,974.42	818,705.58
74,292.72	204,584.98	16,747.47	141,159.58	420,199.49	60,381.63	3,304,516.10
309,329.65	1,231,088.90	58,301.26	249,607.05	1,206,846.29	397,802.43	9,616,671.82
1,800.00	1,277.75	20.50	44.27	4,926.44	1,593.41	244,943.55
91,483.70	259,499.59	43,942.79	328,779.67	305,344.72	42,869.12	5,827,616.08
315,234.63	1,168,964.72	30,685.98	217,446.17	1,354,725.45	45,804.15	23,925,223.11
67,101.51	925,620.64	16,530.02	480,588.00	1,105,179.07	210,938.14	11,913,759.41
105,184.98	3,010,776.68	104,850.38	1,304,708.47	1,567,395.29	16,324.37	26,224,462.18
1,665,209.65	6,314,943.71	238,587.14	3,479,698.83	13,921,969.76	4,047,478.80	83,981,241.89
31,752.40	996,833.34	30,565.65	443,289.86	719,432.53	19,772.47	8,873,548.63
211,740.47	509,255.52	43,259.03	331,301.29	1,048,147.15	87,856.16	9,638,087.52
918,173.83	3,481,947.10	287,286.97	5,218,630.98	16,891,258.92	675,771.95	107,986,541.64
207,294.30	6,921,373.32	361,199.24	1,916,853.20	3,177,877.75	69,518.75	51,979,892.23
154,266.33	2,391,394.22	173,790.15	915,422.64	1,834,932.22	96,119.75	24,431,257.50
39,704.49	889,534.75	14,252.32	184,955.73	314,095.11	78,936.09	6,299,251.02
43,987.77	44,950.93	10,033.17	75,858.11	75,865.82	3,183.42	1,835,783.41
4,237,036.43	28,360,839.40	1,434,424.65	15,290,081.97	44,007,730.40	5,859,325.06	376,901,501.67
42,807.97	2,324,079.47	115,508.97	566,138.02	1,351,920.73	177,315.35	15,306,430.45
1,728,841.63	4,686,381.36	496,011.40	3,119,862.40	11,808,204.51	932,264.21	76,289,493.13
154,976.52	1,187,249.73	24,593.66	227,202.75	391,739.04	48,130.92	7,521,865.71
96,499.60	330,697.34	7,832.15	194,616.06	522,118.42	34,901.88	4,865,195.83
7,723.61	218,385.14	12,535.66	9,777.29	38,345.65	9,641.29	3,059,396.25
255,679.54	401,463.22	17,213.29	165,447.63	162,221.95	41,874.66	3,265,622.71
23,154.02	9,154.02	767.64	16,834.27	109,301.70	6,061.14	478,840.57
1,456,602.47	5,719,080.08	144,097.02	534,452.42	5,654,142.54	409,465.56	90,779,839.43
593,357.09	188,691.16	7,347.97	197,349.92	221,659.78	92,777.57	4,014,456.13
111,867.88	899,343.69	136,675.54	431,271.57	1,758,312.73	103,442.59	12,174,844.70
779,231.59	1,959,627.84	582,418.54	729,606.01	5,001,593.90	26,482.43	74,257,635.01
-----	48,068.00	6,703.02	14,136.77	70,098.58	191.09	963,553.61
85,903.92	1,033,045.80	12,267.68	365,416.08	1,118,922.85	46,573.71	10,239,778.45
20,687.16	3,716,742.44	23,386.11	872,053.34	500.00	164,212.20	15,428,456.35
5,357,333.00	22,722,009.29	1,587,358.65	7,444,164.53	28,209,082.38	2,093,334.60	318,645,408.33
7,070.00	3,158.07	320.95	17.60	2,346.53	53,698.75	237,229.75
4,237,036.43	28,360,839.40	1,434,424.65	15,290,081.97	44,007,730.40	5,859,325.06	376,901,501.67
5,357,333.00	22,722,009.29	1,587,358.65	7,444,164.53	28,209,082.38	2,093,334.60	318,645,408.33
9,601,439.43	51,086,006.76	3,022,104.25	22,734,264.10	72,219,159.31	8,006,358.41	695,784,139.75

TABLE D.—Disbursements—Showing the nature of the disbursements of all life insurance
Dec. 31,

Name and location.	Paid to policy holders.			Supplemen- tary con- tracts.	Interest or dividends to stock- holders.
	Death claims and matured endowments.	Annuities, surrender values, and dividends.	Total.		
DISTRICT OF COLUMBIA COMPANY.					
Equitable, Washington, D. C. . . .	\$54,579.89	\$700.85	\$55,280.74	.....	\$6,000.00
COMPANIES CHARTERED OUTSIDE OF THE DISTRICT OF COLUMBIA.					
Mutual.					
Baltimore, Baltimore, Md.	183,437.55	100,389.68	283,827.23	.....	.....
Berkshire, Pittsfield, Mass.	1,059,896.00	848,757.39	1,908,653.39	\$2,540.24	.....
Connecticut, Hartford, Conn.	4,738,535.12	2,393,573.44	7,132,108.56	1,396.82	.....
Eureka, Baltimore, Md.	84,188.96	976.81	85,165.77	.....	.....
Fidelity, Philadelphia, Pa.	1,595,771.61	714,362.60	2,310,134.21	49,332.79	.....
John Hancock, Boston, Mass.	6,346,958.49	3,007,263.87	9,354,222.36	34,940.04	.....
Massachusetts, Springfield, Mass.	2,812,437.64	2,531,039.20	5,343,476.84	58,003.60	.....
Mutual Benefit, Newark, N. J.	8,133,203.00	6,149,975.55	14,283,178.55	173,912.19	.....
Mutual, New York, N. Y.	30,484,039.62	26,023,888.38	56,507,928.00	243,134.28	.....
National, Montpelier, Vt.	2,319,148.65	2,223,812.77	4,542,961.42	21,922.38	.....
New England, Boston, Mass.	2,869,954.00	2,017,791.25	4,887,745.25	20,841.00	.....
New York, New York, N. Y.	30,194,965.10	23,369,478.04	53,564,443.14	175,078.07	.....
Northwestern, Milwaukee, Wis.	12,508,397.29	20,361,502.10	32,869,899.39	272,270.64	.....
Penn, Philadelphia, Pa.	7,218,782.82	4,733,379.83	11,952,162.65	213,275.86	.....
Phoenix, Hartford, Conn.	1,752,794.36	1,239,049.47	2,991,843.83	3,668.57	.....
Security, Binghamton, N. Y.	575,088.26	422,590.26	997,678.52	4,789.90	.....
Total.	112,877,598.47	96,137,830.64	209,015,429.11	1,275,106.38	.....
Stock.					
Ætna, Hartford, Conn.	6,599,849.46	2,882,832.39	9,482,681.85	28,740.84	200,000.00
Equitable, New York, N. Y.	27,730,072.52	25,389,597.44	53,119,669.96	319,690.22	7,000.00
Germania, New York, N. Y.	3,083,311.99	1,360,412.77	4,443,724.76	5,006.94	24,000.00
Home, New York, N. Y.	1,309,064.28	1,172,136.26	2,481,200.54	17,985.75	15,000.00
Life Insurance Co. of Virginia, Richmond, Va.	846,622.01	119,564.47	966,186.48	.....	95,000.00
Manhattan, New York, N. Y.	1,397,685.72	908,661.85	2,306,347.57	1,184.93	20,000.00
Maryland, Baltimore, Md.	150,351.26	69,138.25	219,489.51	.....	6,000.00
Metropolitan, New York, N. Y.	22,641,790.00	8,648,833.97	31,290,623.97	17,821.63	140,000.00
Pittsburg Life & Trust, Pitts- burg, Pa.	1,958,270.21	941,825.99	2,900,096.20	8,869.40	80,000.00
Provident Life & Trust, Phila- delphia, Pa.	4,446,835.02	2,433,435.24	6,880,270.26	46,065.94	.....
Prudential, Newark, N. J.	17,974,255.47	6,327,421.08	24,301,676.55	43,663.62	200,000.00
Reliance, Pittsburg, Pa.	145,177.90	100,553.29	245,731.19	.....	.....
Travelers', Hartford, Conn.	2,965,303.25	681,726.09	3,647,029.34	380,049.23	375,000.00
Union Central, Cincinnati, Ohio.	3,651,827.26	2,861,140.07	6,512,967.33	70,364.26	50,000.00
Total.	94,900,416.35	53,897,279.16	148,797,695.51	939,442.76	1,212,000.00
RECAPITULATION.					
District of Columbia company. . . .	54,579.89	700.85	55,280.74	.....	6,000.00
Companies chartered outside District of Columbia:					
Mutual.	112,877,598.47	96,137,830.64	209,015,429.11	1,275,106.38	.....
Stock.	94,900,416.35	53,897,279.16	148,797,695.51	939,442.76	1,212,000.00
Grand total.	207,832,594.71	150,035,810.65	357,868,405.36	2,214,549.14	1,218,000.00

companies authorized to transact business in the District of Columbia for the year ending 1910.

Commissions.		Salaries, fees, and all other charges of officers and employees.	Repairs, expenses, and taxes on real estate.	All other taxes, licenses, and insurance department fees.	All other disbursements.	Total disbursements.
New.	Renewals.					
\$27,362.00	\$18,571.87	\$14,131.19	\$222.20	\$3,162.01	\$41,742.55	\$166,472.56
45,965.95	92,118.52	54,896.87	204.30	10,052.10	125,775.09	612,340.06
59,315.64	116,081.31	82,462.74	67,156.49	47,829.61	175,651.25	2,459,690.67
225,372.06	315,832.50	211,956.37	288,974.43	248,580.68	510,644.56	8,934,865.98
876.76	328.31	19,628.50	529.94	1,271.76	124,363.26	232,164.30
191,288.38	181,844.44	191,175.45	60,999.42	117,429.57	475,337.10	3,577,541.36
498,258.67	2,932,197.16	622,150.90	168,152.82	260,157.48	2,124,141.34	15,994,220.77
422,442.24	447,554.30	218,603.17	40,182.40	169,938.75	586,354.34	7,286,555.64
1,028,871.32	1,072,633.73	432,070.79	76,155.50	471,366.93	894,190.39	18,432,379.40
1,804,352.86	892,967.58	1,238,779.57	796,988.60	782,032.71	4,080,372.26	66,346,555.86
284,229.79	347,922.67	157,683.08	15,559.51	180,249.16	357,911.13	5,908,439.14
383,965.73	338,879.37	215,606.51	125,846.71	146,700.94	382,255.51	6,501,841.02
2,937,629.25	1,308,111.47	1,581,628.88	363,789.44	1,073,962.79	5,384,233.46	66,388,876.50
1,711,101.53	2,283,690.55	836,278.33	133,656.59	934,671.59	941,824.54	39,983,393.16
1,042,901.72	964,083.11	401,917.11	73,761.87	541,591.16	988,958.41	16,178,651.89
246,946.11	224,828.06	160,655.24	27,025.97	136,901.86	415,708.13	4,207,577.77
135,226.49	77,183.90	98,407.68	21,325.26	27,646.08	168,947.46	1,531,205.29
11,018,744.50	11,596,256.98	6,523,901.19	2,260,309.25	5,150,383.17	17,736,668.23	264,576,798.81
405,545.53	507,406.64	323,711.65	75,927.06	418,734.30	751,319.82	12,194,067.69
1,885,623.38	2,670,270.69	1,450,359.30	767,857.93	749,800.64	4,556,656.35	65,506,928.47
266,107.00	205,961.59	206,241.34	85,778.30	62,409.68	538,124.12	5,837,353.73
155,346.45	225,614.74	168,775.75	52,343.13	58,515.52	209,736.75	3,384,518.63
177,395.78	312,693.83	158,660.62	2,129.26	60,028.57	419,791.43	2,191,885.97
90,858.75	118,151.64	119,235.81	157,755.08	43,648.92	189,719.76	3,046,902.46
8,289.98	13,668.98	22,029.81	7,958.27	5,492.55	28,499.87	311,428.97
1,493,111.47	1,472,827.48	3,111,947.05	767,047.94	1,157,501.97	15,608,200.12	55,059,081.63
40,496.28	80,010.83	93,568.55	261,880.05	36,238.68	241,164.52	3,742,324.51
351,348.84	408,316.50	396,706.89	71,362.04	141,461.83	1,006,767.10	9,302,299.40
1,455,075.81	8,977,806.11	2,438,501.06	477,694.82	1,362,682.10	7,241,280.29	46,498,380.36
184,987.92	22,035.27	54,013.81	-----	21,911.41	292,727.10	821,406.70
417,113.22	255,150.12	196,463.67	44,688.34	118,204.73	622,408.77	6,056,107.42
444,829.44	584,994.16	330,689.12	10,697.75	208,248.80	719,154.23	8,931,945.09
7,376,129.85	15,854,908.58	9,070,904.43	2,783,119.97	4,444,879.70	32,405,550.23	222,884,631.03
27,362.00	18,571.87	14,131.19	222.20	3,162.01	41,742.55	166,472.56
11,018,744.50	11,596,256.98	6,523,901.19	2,260,309.25	5,150,383.17	17,736,668.23	264,576,798.81
7,376,129.85	15,854,908.58	9,070,904.43	2,783,119.97	4,444,879.70	32,405,550.23	222,884,631.03
18,422,236.35	27,469,737.43	15,608,936.81	5,043,651.42	9,598,424.88	50,183,961.01	487,627,902.40

TABLE E.—Showing the number and amount of policies issued and terminated during the year 1910, and mode of termination, by life insurance companies authorized to transact business in the District of Columbia.

Name and location.	Number and amount of policies issued and terminated during the year.				Mode of termination.	
	Issued.		Terminated.		By death.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.
DISTRICT OF COLUMBIA COMPANY.						
Equitable, Washington, D. C.:						
Ordinary.....	391	\$298,320.00	287	\$213,900.00	2	\$1,500.00
Industrial.....	21,912	2,292,092.00	18,480	1,894,377.00	710	52,738.00
	22,303	2,590,412.00	18,767	2,108,277.00	712	54,238.00
						\$342.00
					4	342.00
COMPANIES CHARTERED OUTSIDE OF THE DISTRICT OF COLUMBIA.						
<i>Mutual.</i>						
Baltimore, Baltimore, Md.:						
Ordinary.....	1,315	949,233.25	957	635,925.47	41	29,500.00
Industrial.....	53,773	6,591,553.54	43,861	5,116,106.75	1,980	150,713.97
Berkshire, Pittsfield, Mass.	1,896	4,733,026.00	1,356	3,955,778.00	322	924,860.00
Connecticut, Hartford, Conn.	7,302	18,335,661.80	4,557	11,779,966.29	1,691	4,456,440.00
Eureka, Baltimore, Md. (Industrial)	38,314	3,571,168.50	32,442	2,729,006.50	770	68,384.50
Fidelity, Philadelphia, Pa.	7,138	16,472,829.00	6,338	15,343,325.00	667	1,618,522.00
John Hancock, Boston, Mass.:						
Ordinary.....	27,790	47,582,090.00	13,443	24,152,499.00	1,087	1,997,558.00
Industrial.....	406,811	67,828,646.00	300,397	47,365,392.00	27,670	4,269,836.00
Massachusetts, Springfield, Mass.	14,724	37,653,226.00	6,642	17,371,919.00	1,014	2,636,023.00
Mutual Benefit, Newark, N. J.	30,183	78,993,313.00	14,869	36,159,292.00	2,343	6,569,008.00
Mutual, New York, N. Y.	61,673	164,694,116.00	52,029	139,290,519.00	7,808	22,680,022.00
National, Montpelier, Vt.	9,702	21,809,146.00	6,257	13,498,661.00	667	1,593,273.00
New England, Boston, Mass.	11,004	30,344,960.00	5,355	14,712,325.00	861	2,380,881.00
New York, New York, N. Y.	89,956	226,002,571.00	74,201	184,595,867.00	9,591	23,653,209.00
Northwestern, Milwaukee, Wis.	45,062	137,602,110.00	23,484	71,482,830.00	3,543	10,087,088.00
Penn, Philadelphia, Pa.	24,669	88,912,394.00	17,253	59,049,028.00	1,796	5,459,229.00
Phoenix, Hartford, Conn.	8,920	19,024,570.00	4,971	11,105,983.00	801	1,576,914.00
Security, Binghamton, N. Y.	4,110	8,133,041.00	3,499	6,855,195.00	310	603,075.00
Total.....	844,342	979,233,655.09	611,911	665,199,618.01	62,962	90,755,216.47
					9,095	22,531,057.80

Stock.									
Ætna, Hartford, Conn.....	23,834	42,528,530.28	19,257	29,025,959.11	2,254	3,888,322.72	1,844	2,716,146.00	
Equitable, New York, N. Y.....	49,210	153,178,815.00	42,258	138,956,428.00	6,358	20,079,390.00	2,744	8,403,080.00	
Germania, New York, N. Y.....	8,427	18,681,096.00	5,745	11,217,207.00	810	1,590,805.00	1,128	1,609,958.00	
Home, New York, N. Y.....	6,043	16,749,339.00	4,327	9,121,085.00	542	981,879.00	134	337,088.00	
Life Insurance Co. of Virginia, Richmond, Va.: Ordinary.....	4,386	3,858,519.00	2,876	2,233,997.00	157	122,376.00	.....	.....
Industrial.....	147,925	15,911,627.00	126,410	13,347,888.00	8,389	730,025.00	2	118.00	
Manhattan, New York, N. Y.....	2,981	8,644,679.00	2,572	7,275,119.00	518	1,298,897.00	46	128,150.00	
Maryland, Baltimore, Md.....	430	683,149.00	300	710,702.00	52	113,907.00	29	59,591.00	
Metropolitan, New York, N. Y.: Ordinary.....	205,350	195,471,025.00	119,554	98,862,041.00	6,179	5,048,412.00	1,265	881,532.00	
Industrial.....	1,691,860	264,658,941.00	1,111,993	187,307,816.00	143,599	16,514,567.00	2,627	197,280.00	
Pittsburgh Life & Trust, Pittsburgh, Pa.....	5,537	16,261,468.00	5,223	11,402,875.00	732	1,418,662.00	400	559,775.00	
Provident Life & Trust, Philadelphia, Pa.....	11,656	36,274,463.00	5,248	16,892,162.00	591	1,907,126.00	931	2,675,083.00	
Prudential, Newark, N. J.: Ordinary.....	140,946	162,135,966.00	86,862	96,761,880.00	4,465	5,780,271.00	563	471,567.00	
Industrial.....	2,165,108	324,808,772.00	1,503,365	231,264,776.00	112,173	12,257,265.00	266	18,539.00	
Reliance, Pittsburgh, Pa.....	7,391	15,858,002.00	3,830	8,791,793.00	75	166,500.00	1,557	4,248,106.00	
Travelers', Hartford, Conn.....	15,154	42,142,674.00	8,731	22,715,616.00	894	2,212,962.00	347	756,546.00	
Union Central, Cincinnati, Ohio.....	15,618	40,615,229.00	8,941	22,633,574.00	1,192	2,536,864.00	1,066	1,806,411.00	
Total.....	4,501,856	1,358,462,294.28	3,057,492	908,520,918.11	288,980	76,648,230.72	14,949	24,868,970.00	
RECAPITULATION.									
District of Columbia company.....	22,303	2,590,412.00	18,767	2,108,277.00	712	54,238.00	4	342.00	
Companies chartered outside District of Columbia: Mutual.....	844,342	979,233,655.09	611,911	665,199,618.01	62,962	90,755,216.47	9,095	22,531,057.80	
Stock.....	4,501,856	1,358,462,294.28	3,057,492	908,520,918.11	288,980	76,648,230.72	14,949	24,868,970.00	
Grand total.....	5,368,501	2,340,286,361.37	3,688,170	1,575,828,813.12	352,654	167,457,685.19	24,048	47,400,369.80	

TABLE E.—Showing the number and amount of policies issued and terminated during the year 1910, and mode of termination, by life insurance companies authorized to transact business in the District of Columbia—Continued.

Name and location.	Mode of termination.							
	By expiry.		By surrender.		By lapse.		Not taken, etc.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
DISTRICT OF COLUMBIA COMPANY.								
Equitable, Washington, D. C.:								
Ordinary.....	2	\$1,500.00	8	\$6,500.00	161	\$118,900.00	114	\$85,500.00
Industrial.....					17,766	1,840,060.00		1,237.00
	2	1,500.00	8	6,500.00	17,927	1,958,960.00	114	86,737.00
COMPANIES CHARTERED OUTSIDE OF THE DISTRICT OF COLUMBIA.								
Mutual.								
Baltimore, Baltimore, Md.:								
Ordinary.....	1	500.00	80	57,229.47	621	394,946.00	211	151,250.00
Industrial.....			131	5,506.50	41,740	4,958,616.28	9	1,245.00
Berkshire, Pittsfield, Mass.	33	84,500.00	486	1,565,345.00	230	668,518.00	200	498,965.00
Connecticut, Hartford, Conn.	33	96,911.20	1,225	3,024,747.29	1,149	2,226,326.00	280	1,621,036.00
Eureka, Baltimore, Md. (industrial)					31,672	2,660,622.00		
Fidelity, Philadelphia, Pa.	396	826,785.00	1,253	2,560,732.00	2,833	6,335,649.00	1,161	3,970,957.00
John Hancock, Boston, Mass.:								
Ordinary.....	23	56,075.00	2,443	3,037,919.00	6,942	10,142,250.00	2,854	8,752,917.00
Industrial.....	159	39,750.00	25,369	5,080,084.00	247,179	37,973,368.00		
Massachusetts, Springfield, Mass.	12	20,315.00	1,582	4,368,720.00	2,251	4,802,185.00	1,643	5,247,809.00
Mutual Benefit, Newark, N. J.	3,789	7,092,604.00	3,097	7,868,348.00	1,920	3,726,588.00	3,022	9,212,179.00
Mutual, New York, N. Y.	468	3,619,468.00	16,064	36,462,861.00	11,768	24,899,559.00	13,114	44,165,406.00
National, Montpelier, Vt.	581	1,012,479.00	1,519	3,478,643.00	1,640	3,356,934.00	1,458	3,364,289.00
New England, Boston, Mass.	411	1,420,714.00	1,218	2,431,639.00	1,456	3,237,880.00	1,197	4,660,295.00
New York, New York, N. Y.	7,978	21,062,761.00	19,932	42,290,132.00	16,072	32,480,088.00	18,025	58,704,064.00
Northwestern, Milwaukee, Wis.	228	1,512,978.00	8,863	21,189,200.00	6,328	16,165,270.00	3,558	19,929,560.00
Penn., Philadelphia, Pa.	1,785	4,013,456.00	3,269	10,143,102.00	5,121	15,764,633.00	4,561	21,919,160.00
Phoenix, Hartford, Conn.	245	333,038.00	947	2,108,225.00	1,691	3,783,522.00	1,140	3,021,370.00
Security, Binghamton, N. Y.	34	54,690.00	329	639,802.00	2,029	3,847,973.00	796	1,708,655.00
Total.....	16,176	41,247,024.20	87,808	146,312,235.26	382,642	177,424,927.28	53,229	186,929,157.00

Stock.									
Aetna, Hartford, Conn.	5,294	1,747,837.00	3,087	5,780,237.65	3,360	7,407,248.00	3,418	7,486,167.74	
Equitable, New York, N. Y.	680	3,366,879.00	14,626	39,213,520.00	8,802	23,421,353.00	9,048	44,472,206.00	
Germania, New York, N. Y.	74	166,738.00	1,257	2,302,582.00	1,579	2,835,535.00	897	2,711,589.00	
Home, New York, N. Y.	33	63,913.00	1,481	2,675,600.00	1,368	2,738,924.00	769	2,323,681.00	
Life Insurance Co. of Virginia, Richmond, Va.:									
Ordinary	9	14,500.00	357	251,413.00	1,785	1,304,277.00	568	541,431.00	
Industrial	66	5,714.00	483	82,070.00	117,470	11,962,849.00	507	567,112.00	
Manhattan, New York, N. Y.	31	175,875.00	727	1,415,052.00	743	1,786,519.00	47	2,470,626.00	
Maryland, Baltimore, Md.	1	1,000.00	39	69,852.00	132	303,199.00		163,153.00	
Metropolitan, New York, N. Y.:									
Ordinary	125	268,296.00	21,685	17,905,900.00	59,867	46,637,636.00	30,433	28,120,265.00	
Industrial	1,054	43,330.00	48,158	7,520,211.00	916,555	155,257,037.00		7,775,391.00	
Pittsburgh Life & Trust, Pittsburgh, Pa.	106	244,013.00	1,688	3,112,511.00	1,388	2,309,064.00	909	3,758,850.00	
Provident Life & Trust, Philadelphia, Pa.			1,393	3,751,235.00	2,056	5,887,079.00	277	2,671,639.00	
Prudential, Newark, N. J.:									
Ordinary	25,039	25,941,972.00	4,933	6,568,160.00	23,035	24,312,496.00	28,827	33,687,414.00	
Industrial	645	23,557.00	11,720	276,856.00	1,378,561	206,567,372.00		12,121,187.00	
Reliance, Pittsburgh, Pa.	81	220,012.00	77	167,824.00	2,029	3,676,029.00	11	313,322.00	
Travelers, Hartford, Conn.	239	538,495.00	1,584	4,056,290.00	3,413	7,034,539.00	2,254	8,116,784.00	
Union Central, Cincinnati, Ohio.	806	1,599,554.00	1,039	2,751,906.00	3,187	7,350,860.00	1,651	6,587,979.00	
Total	34,283	34,421,685.00	114,334	97,901,219.65	2,525,330	510,792,016.00	79,616	163,888,796.74	
RECAPITULATION.									
District of Columbia company	2	1,500.00	8	6,500.00	17,927	1,958,960.00	114	86,737.00	
Companies chartered outside District of Columbia:									
Mutual	16,176	41,247,024.20	87,808	146,312,235.26	382,642	177,424,927.28	53,229	186,929,157.00	
Stock	34,283	34,421,685.00	114,334	97,901,219.65	2,525,330	510,792,016.00	79,616	163,888,796.74	
Grand total	50,461	75,670,209.20	202,150	244,219,954.91	2,925,899	690,175,903.28	132,959	350,904,690.74	

TABLE F.—Showing the business transacted in the District of Columbia during the year

Name and location.	Policies in force Dec. 31, 1909.		Policies issued during 1910.	
	Number.	Amount.	Number.	Amount.
DISTRICT OF COLUMBIA COMPANY.				
Equitable, Washington, D. C.....	25,716	\$2,968,293.00	10,534	\$1,197,888.00
COMPANIES CHARTERED OUTSIDE OF THE DISTRICT OF COLUMBIA.				
<i>Mutual.</i>				
Baltimore, Baltimore, Md.....	5,868	530,890.92	3,210	427,506.50
Berkshire, Pittsfield, Mass.....	147	288,200.00	44	67,882.00
Connecticut, Hartford, Conn.....	786	1,846,354.00	79	260,288.00
Eureka, Baltimore, Md.....	7,231	575,219.50	10,494	944,424.50
Fidelity, Philadelphia, Pa.....	483	981,702.00	94	214,747.00
John Hancock, Boston, Mass.....	814	2,339,302.00	89	328,908.00
Massachusetts, Springfield, Mass.....	512	1,302,836.00	121	333,993.00
Mutual Benefit, Newark, N. J.....	1,007	2,442,424.00	208	432,447.00
Mutual, New York, N. Y.....	3,190	7,613,310.00	328	924,062.00
National, Montpelier, Vt.....	185	449,132.09	21	55,745.45
New England, Boston, Mass.....	1,211	2,701,110.00	184	364,030.00
New York, New York, N. Y.....	3,032	6,490,173.00	210	406,368.00
Northwestern, Milwaukee, Wis.....	2,757	7,655,148.00	506	1,638,627.00
Penn, Philadelphia, Pa.....	2,357	7,363,796.00	540	2,368,141.00
Phoenix, Hartford, Conn.....	417	1,041,523.00	69	170,250.00
Security, Binghamton, N. Y.....	150	433,531.00	7	33,587.00
Total.....	30,147	44,054,651.51	16,204	8,971,006.45
<i>Stock.</i>				
Ætna, Hartford, Conn.....	557	1,065,422.00	154	196,056.49
Equitable, New York, N. Y.....	3,217	8,597,059.00	455	1,262,532.00
Germania, New York, N. Y.....	233	369,441.00	20	44,900.00
Home, New York, N. Y.....	573	1,341,668.00	230	504,981.50
Life Insurance Co. of Virginia, Richmond, Va.....	12,910	1,694,120.00	3,568	444,053.00
Manhattan, New York, N. Y.....	560	2,437,220.00	52	266,781.00
Maryland, Baltimore, Md.....	88	155,320.00	6	11,000.00
Metropolitan, New York, N. Y.....	136,129	23,804,447.00	17,020	4,018,559.00
Pittsburgh Life & Trust, Pittsburg, Pa.....	171	307,240.00	17	27,500.00
Provident Life & Trust, Philadelphia, Pa.....	772	2,922,908.00	56	263,047.00
Prudential, Newark, N. J.....	63,484	12,126,616.00	28,874	5,040,306.00
Reliance, Pittsburg, Pa.....	4	9,500.00	91	150,350.00
Travelers', Hartford, Conn.....	531	1,721,987.00	146	733,670.00
Union Central, Cincinnati, Ohio.....	556	1,484,573.00	119	323,000.00
Total.....	219,785	58,037,521.00	50,808	13,286,735.99
RECAPITULATION.				
District of Columbia company.....	25,716	2,968,293.00	10,534	1,197,888.00
Companies chartered outside District of Columbia:				
Mutual.....	30,147	44,054,615.51	16,204	8,971,006.45
Stock.....	219,785	58,037,521.00	50,808	13,286,735.99
Grand total.....	275,648	105,060,465.51	77,546	23,455,630.44

1910 by all life insurance companies, annual statements of which have been accepted.

Policies terminated during 1910.		Policies in force Dec. 31, 1910.		Losses unpaid Dec. 31, 1909.		Losses incurred during 1910.	
Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
9,135	\$993,302.00	27,115	\$3,172,879.00	.....	.....	477	\$43,494.89
2,933	364,710.50	6,145	593,686.92	.....	.....	209	16,618.82
19	33,500.00	172	322,582.00	.....	.....	2	2,000.00
68	164,659.00	797	1,941,983.00	.....	.....	11	34,159.00
7,988	734,193.50	9,737	785,450.50	.....	.....	1,248	12,169.25
57	124,447.00	520	1,072,002.00	.....	.....	4	9,000.00
62	223,532.00	841	2,444,678.00	1	\$1,049.00	4	14,000.00
37	110,332.00	596	1,526,497.00	3	11,000.00	6	10,397.00
77	181,993.00	1,138	2,692,878.00	1	300.00	20	19,920.00
254	743,999.00	3,264	7,793,373.00	3	12,930.00	46	160,366.00
22	64,032.00	184	440,845.54	.....	.....	3	5,000.00
93	241,782.00	1,302	2,823,358.00	1	1,000.00	14	63,121.00
165	369,272.00	3,077	6,527,269.00	4	4,050.00	36	70,974.26
325	1,097,180.00	2,938	8,196,595.00	2	3,000.00	32	116,497.00
177	843,663.00	2,720	8,888,274.00	.....	.....	29	76,157.00
68	165,847.00	418	1,045,926.00	.....	.....	8	14,952.00
8	37,215.00	149	429,903.00	.....	.....	3	17,449.79
12,353	5,500,357.00	33,998	47,525,300.96	15	33,329.00	1,675	642,781.12
114	143,552.00	597	1,117,926.49	.....	.....	19	32,981.00
343	1,039,382.00	3,329	8,820,209.00	1	1,000.00	48	174,477.04
21	40,883.00	232	373,458.00	.....	.....	5	13,726.00
53	165,733.50	750	1,680,916.00	1	1,000.00	8	19,965.50
4,004	489,538.00	12,474	1,648,635.00	3	540.50	160	19,266.30
37	191,102.00	575	2,512,899.00	.....	.....	6	35,692.60
8	7,075.00	86	159,245.00	1	450.00	4	3,500.00
11,847	2,649,389.00	141,302	25,173,617.00	12	15,612.50	2,020	282,728.78
18	33,220.00	170	301,520.00	2	2,000.00	4	4,720.00
45	210,053.00	783	2,975,902.00	1	1,000.00	9	51,012.00
25,879	4,327,871.00	66,479	12,839,051.00	20	3,344.00	759	103,119.87
6	14,500.00	89	145,350.00	.....	.....	.....	.....
70	267,645.00	607	2,188,012.00	.....	.....	3	11,283.64
58	195,992.00	617	1,611,581.00	.....	.....	7	18,223.46
42,503	9,775,935.50	228,090	61,548,321.49	41	24,947.00	3,052	770,696.19
9,135	993,302.00	27,115	3,172,879.00	.....	.....	477	43,494.89
12,353	5,500,357.00	33,998	47,525,300.96	15	33,329.00	1,675	642,781.12
42,503	9,775,935.50	228,090	61,548,321.49	41	24,947.00	3,052	770,696.19
63,991	16,269,594.50	289,203	112,246,501.45	56	58,276.00	5,204	1,456,972.20

TABLE F.—Showing the business transacted in the District of Columbia during the year 1910 by all life insurance companies, annual statements of which have been accepted—Continued.

Name and location.	Losses paid during 1910.		Losses unpaid Dec. 31, 1910.		Gross pre- miums.
	Number.	Amount.	Number.	Amount.	
DISTRICT OF COLUMBIA COMPANY.					
Equitable, Washington, D. C.....	476	\$42,494.89	1	\$1,000.00	\$118,768.97
COMPANIES CHARTERED OUTSIDE OF THE DISTRICT OF COLUMBIA.					
<i>Mutual.</i>					
Baltimore, Baltimore, Md.....	209	16,618.82			40,495.67
Berkshire, Pittsfield, Mass.....	2	2,000.00			5,945.91
Connecticut, Hartford, Conn.....	11	34,159.00			59,078.51
Eureka, Baltimore, Md.....	1,248	12,169.25			42,248.52
Fidelity, Philadelphia, Pa.....	4	9,000.00			39,724.53
John Hancock, Boston, Mass.....	5	15,049.00			77,918.28
Massachusetts, Springfield, Mass.....	9	21,397.00			57,663.34
Mutual Benefit, Newark, N. J.....	19	19,863.00	2	357.00	83,732.90
Mutual, New York, N. Y.....	45	169,282.00	4	4,014.00	283,241.96
National, Montpelier, Vt.....	3	5,000.00			14,425.17
New England, Boston, Mass.....	14	61,121.00	1	3,000.00	90,215.33
New York, New York, N. Y.....	37	71,776.26	3	3,248.00	279,815.94
Northwestern, Milwaukee, Wis.....	29	93,497.00	5	26,000.00	233,719.77
Penn, Philadelphia, Pa.....	28	74,657.00	1	1,500.00	244,218.17
Phoenix, Hartford, Conn.....	7	8,952.00	1	6,000.00	38,152.41
Security, Binghamton, N. Y.....	3	17,449.79			13,602.37
Total.....	1,673	631,991.12	17	44,119.00	1,604,198.78
<i>Stock.</i>					
Ætna, Hartford, Conn.....	19	32,981.00			30,081.74
Equitable, New York, N. Y.....	47	170,123.04	2	5,354.00	349,179.11
Germania, New York, N. Y.....	4	11,726.00	1	2,000.00	14,332.82
Home, New York, N. Y.....	8	17,965.50	1	3,000.00	56,158.40
Life Insurance Co. of Virginia, Richmond, Va.....	162	19,684.70	1	122.10	67,125.31
Manhattan, New York, N. Y.....	6	35,692.60			100,377.76
Maryland, Baltimore, Md.....	4	3,500.00	1	450.00	5,574.38
Metropolitan, New York, N. Y.....	2,007	291,733.90	25	6,607.38	875,949.39
Pittsburgh Life & Trust, Pittsburg, Pa..	6	6,720.00			10,575.47
Provident Life & Trust, Philadelphia, Pa..	9	51,012.00	1	1,000.00	104,117.27
Prudential, Newark, N. J.....	769	104,028.37	10	2,435.50	438,917.27
Reliance, Pittsburg, Pa.....					4,646.48
Travelers', Hartford, Conn.....	3	11,283.64			81,639.97
Union Central, Cincinnati, Ohio.....	7	18,223.46			55,100.73
Total.....	3,051	774,674.21	42	20,968.98	2,193,776.10
RECAPITULATION.					
District of Columbia company.....	476	42,494.89	1	1,000.00	118,768.97
Companies chartered outside District of Columbia:					
Mutual.....	1,673	631,991.12	17	44,119.00	1,604,198.78
Stock.....	3,051	774,674.21	42	20,968.98	2,193,776.10
Grand total.....	5,200	1,449,160.22	60	66,087.98	3,916,743.85

ABSTRACTS.

COMPILED FROM ANNUAL STATEMENTS OF LIFE INSURANCE COMPANIES,
SHOWING THEIR CONDITION ON DECEMBER 31, 1910.

EQUITABLE LIFE INSURANCE CO., OF THE DISTRICT OF COLUMBIA.

[Incorporated, 1902; commenced business, 1902. John S. Swormstedt, president; Allen C. Clark, secretary. Home office, 816 Fourteenth street, N. W., Washington, D. C.]

I. CAPITAL STOCK.

Amount of capital paid up in cash.....	\$100,000.00	
Amount of ledger assets (as per balance) December 31 of previous year.....		\$180,693.12

II. INCOME.

First year's premiums on original policies, without deduction for commissions or other expenses, less \$223.92 for first year's reinsurance.....	\$28,668.68	
Dividends applied to purchase paid-up additions and annuities.....	11.91	
Total new premiums.....		28,680.59
Renewal premiums, without deduction for commissions or other expenses, less \$89.86 for reinsurance on renewals.....		141,937.26
Total premium income.....		170,617.85
Gross interest on mortgage loans.....	3,158.07	
Gross interest on collateral loans.....	320.00	
Gross interest on bonds and dividends on stocks, less \$240.81 accrued interest on bonds acquired during 1910.....	2,346.53	
Gross interest on premium notes, policy loans or liens.....	17.60	
Gross interest on other debts due the company.....	.95	
Gross rent from company's property, including \$4,320 for company's occupancy of its own buildings.....	7,070.00	
Total gross interest and rents.....		12,913.15
From other sources:		
Temporary loan.....	5,000.00	
Mortgage on office building.....	48,000.00	
		53,000.00
Gross profit on sale or maturity of ledger assets, viz:		
Bonds.....	673.75	
Stocks.....	25.00	
		698.75
Total income.....		237,229.75
Sum of both amounts.....		417,922.87

III. DISBURSEMENTS.

For death claims.....	\$54,237.39	
For matured endowments.....	342.50	
Net amount paid for losses and matured endowments.....		\$54,579.89
Surrender values applied to purchase paid-up insurance and annuities.....		385.45
Dividends paid to policyholders in cash, or applied in liquidation of loans or notes.....		303.49
Dividends applied to purchase paid-up additions and annuities.....		11.91
Total paid policy holders.....		55,280.74
Expense of investigation and settlement of policy claims, including legal expense.....		90.60
Paid stockholders for interest or dividends.....		6,000.00
Commissions to agents, less commission on reinsurance.....		45,933.87
Salaries and allowances for agencies, including managers, agents, and clerks.....		18,291.00
Agency supervision, traveling, and all other agency expenses.....		460.88
Medical examiners' fees.....		5,220.75
Salaries and all other compensation of officers, directors, trustees, and home-office employees.....		14,131.19
Rent, including \$4,320 for company's occupancy of its own building.....		5,295.08
Advertising, \$673.22; printing and stationery, \$4,261.57; postage, telegraph, telephone, and express, \$1,016.42.....		5,951.21
Legal expense.....		117.00
Furniture, fixtures, and safes.....		1,382.66
Repairs and expenses (other than taxes) on real estate.....		3.95
Taxes on real estate.....		218.25
State taxes on premiums.....		2,517.17
Insurance department licenses and fees.....		474.25
All other licenses, fees, and taxes:		
Wheeling, W. Va.....	\$120.09	
Wilmington, Del.....	50.50	
		170.59
Other disbursements:		
Interest.....	1,795.78	
Janitor.....	565.35	
Calendars.....	348.25	
Reinsurance.....	288.19	
Fuel.....	255.55	
Electric light.....	175.70	
Agent's bond.....	145.00	
Insurance plate glass.....	10.00	
Sundries.....	1,294.55	
		4,878.37
Gross loss on sale or maturity of ledger assets—bonds.....		55.00
Total disbursements.....		166,472.56
Balance.....		251,450.31

IV. LEDGER ASSETS.

Book value real estate.....	\$107,197.20
Mortgage loans on real estate, first liens.....	57,225.00
Loans secured by pledge of bonds, stocks, or other collateral.....	8,621.94
Loans made to policy holders on this company's policies, assigned as collateral....	748.36
Book value bonds, excluding interest, \$42,131.25; stocks, \$31,473.55.....	73,604.80
Deposited in trust companies and banks not on interest.....	3,821.20
Loans to agents.....	231.81
Total ledger assets.....	\$251,450.31

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	809.85
Interest due and accrued on bonds.....	343.75
Interest due and accrued on collateral loans.....	54.42
Interest due and accrued on premium notes, policy loans or liens.....	8.69
Total interest due and accrued.....	1,216.71
Market value of real estate over book value.....	22,802.80
Market value of bonds and stocks over book value.....	5,988.75

	New business.	Renewals.	
Gross premiums, due and unreported on policies in force Dec. 31, 1910..	\$998.69	\$7,493.23	
Gross deferred premiums on policies in force Dec. 31, 1910.....	2,139.48	2,671.78	
Total.....	3,138.17	10,165.01	
Deduct loading.....	512.29	3,083.00	
Net amount of uncollected and deferred premiums.....	2,625.88	7,082.01	9,707.89
Gross assets.....			291,166.46

DEDUCT ASSETS NOT ADMITTED.

Cash advanced to or in the hands of officers or agents.....	231.81
Total admitted assets.....	290,934.65

V. LIABILITIES.

Net present value of all the outstanding policies in force on Dec. 31, 1910, as computed by the company's actuary.....	\$94,124.08
Deduct net value of risks of this company reinsured in other solvent companies..	87.98
Reserve to provide for health and accident benefits contained in life policies.....	94,036.10
Net reserve.....	23.01
Claims for death losses in process of adjustment or adjusted and not due.....	94,059.11
Premiums paid in advance, including surrender values so applied.....	1,000.00
Salaries, rents, office expenses, bills and accounts due or accrued.....	2,719.13
Medical examiners' and legal fees due or accrued.....	1,147.64
State, county, and municipal taxes due or accrued.....	365.50
Borrowed money, \$5,000, and interest thereon, \$2.78.....	2,892.19
Dividends or other profits due policy holders, including those contingent on payment of outstanding and deferred premiums.....	5,002.78
Deed of trust and due on construction of building.....	55.75
Capital stock.....	59,438.62
Unassigned funds (surplus).....	100,000.00
	24,253.93
Total liabilities.....	124,253.93
	290,934.65

EXHIBITS OF POLICIES.

	Ordinary.		Industrial.	
	Number.	Amount.	Number.	Amount.
Policies and additions in force Dec. 31, 1909:				
Whole life policies.....	348	\$275,500.00	28,464	\$3,407,163.00
Endowment policies.....	135	89,250.00	6,604	415,158.00
Term and other policies, including return premium additions.....	20	17,130.00	106	2,909.00
Additions to policies by dividends.....		20.00		
New policies written during the year:				
Whole life policies.....	287	230,250.00	7,442	977,205.00
Endowment policies.....	83	53,850.00	12,983	1,139,216.00
Term and other policies, including return premium additions.....	7	5,500.00		
Additions to policies by dividends.....		20.00		
Old policies revived:				
Whole life policies.....	7	5,000.00	1,034	137,184.00
Endowment policies.....	6	2,700.00	453	38,487.00
Term and other policies, including return premium additions.....	1	1,000.00		
Total.....	894	680,220.00	57,086	6,117,322.00
Deduct policies decreased and ceased to be in force.....	287	213,900.00	18,480	1,894,377.00
Total policies and additions in force end of year.....	607	466,320.00	38,606	4,222,945.00
Policies reinsured.....	24	30,500.00		
Policies ceased to be in force during the year:				
By death.....	2	1,500.00	710	52,738.00
By maturity.....			4	342.00
By expiry.....	2	1,500.00		
By surrender.....	8	6,500.00		
By lapse.....	161	118,900.00	17,766	1,840,060.00
By change and decrease.....		1,000.00		1,237.00
Not taken.....	114	84,500.00		
Total terminated.....	287	213,900.00	18,480	1,894,377.00

BUSINESS IN DISTRICT OF COLUMBIA DURING THE YEAR.

	Ordinary.		Industrial.	
	Number.	Amount.	Number.	Amount.
Policies on the lives of citizens of said District in force Dec. 31 of previous year.....	196	\$150,045.00	25,520	\$2,818,248.00
Policies on the lives of citizens of said District issued during the year.....	108	82,020.00	10,426	1,115,868.00
Total.....	304	232,065.00	35,946	3,934,116.00
Deduct ceased to be in force during the year.....	80	58,350.00	9,055	934,952.00
Policies in force Dec. 31, 1910.....	224	173,715.00	26,891	2,999,164.00
Losses and claims incurred during the year.....	3	2,500.00	474	40,994.89
Losses and claims settled during the year.....	2	1,500.00	474	40,994.89
Losses and claims unpaid Dec. 31, 1910.....	1	1,000.00		
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or expenses.....		5,691.29		113,077.68

BALTIMORE LIFE INSURANCE CO., BALTIMORE, MD.

Incorporated, 1882; commenced business, 1882. Frank S. Stobridge, president; William O. MacGill, secretary. Home office, 221 North Liberty Street, Baltimore, Md.]

I. CAPITAL STOCK.

Amount of ledger assets (as per balance) Dec. 31 of previous year..... \$1,603,397.26

II. INCOME.

First year's premiums on original policies, without deduction for commissions or other expenses, less \$98.23 for first year's reinsurance..... \$149,573.79
 Dividends applied to purchase paid-up additions and annuities..... 55.62
 Surrender values applied to purchase paid-up insurance and annuities..... 1,185.86

Total new premiums..... 150,815.27

Renewal premiums, without deduction for commissions or other expenses, less \$393.01 for reinsurance on renewals.....	\$577,975.04	
Dividends applied to pay renewal premiums.....	10,022.51	
Total renewal premiums.....		\$587,997.55
Total premium income.....		738,812.82
Gross interest on ground rents.....	2,814.18	
Gross interest on mortgage loans, less \$50.....	8,793.25	
Gross interest on bonds and dividends on stocks, less \$1,171.85 accrued inter- est on bonds acquired during 1910.....	59,534.39	
Gross interest on premium notes, policy loans or liens.....	1,738.12	
Gross interest on deposits in trust companies and banks.....	1,541.15	
Miscellaneous items on changes in form of policies, etc.....	17.25	
Gross rent from company's property.....	480.00	
Total gross interest and rents.....		74,918.34
Sale of stationery.....	433.79	
Incidental items, corrections, endowments, etc.....	874.92	
		1,308.71
From agents' balances previously charged off.....		3,504.61
Gross profit on sale or maturity of ledger assets—bonds.....		161.10
Total income.....		818,705.58
Sum of both amounts.....		2,422,102.84

III. DISBURSEMENTS.

For death claims.....	\$180,912.55	
For matured endowments.....	2,525.00	
Net amount paid for losses and matured endowments.....	\$183,437.55	
Surrender values paid in cash, or applied in liquidation of loans or notes....	5,423.81	
Surrender values applied to purchase paid-up insurance and annuities.....	1,185.86	
Dividends paid to policy holders in cash, or applied in liquidation of loans or notes.....	4,405.23	
Dividends applied to pay renewal premium.....	10,022.51	
Dividends applied to purchase paid-up additions and annuities.....	55.62	
Sick benefits paid.....	79,296.65	
Total paid policy holders.....	283,827.23	
Expense of investigation and settlement of policy claims, including \$10 for legal expense.....	30.53	
Commissions to agents (less commission on reinsurance), first year's pre- miums, \$45,965.95; renewal premiums, \$92,118.52.....	138,084.47	
Salaries and allowances for agencies, including managers, agents, and clerks..	83,563.37	
Agency supervision, traveling, and all other agency expenses.....	10,034.84	
Medical examiners' fees and inspection of risks.....	19,028.23	
Salaries and all other compensation of officers, directors, trustees, and home- office employees.....	54,896.87	
Rent.....	1,500.00	
Advertising, \$1,524.30; printing and stationery, \$2,576.74; postage, telegraph, telephone, and express, \$3,659.58.....	7,760.62	
Legal expense.....	266.66	
Furniture, fixtures, and safes.....	962.51	
Repairs and expenses (other than taxes) on real estate.....	39.72	
Taxes on real estate.....	164.58	
State taxes on premiums, \$7,709.72; Federal corporation tax, \$372.63.....	8,082.25	
Insurance department licenses and fees.....	1,077.00	
All other licenses, fees, and taxes:		
Tax on bonds.....	\$810.38	
Tax on furniture.....	26.87	
Municipal licenses.....	55.50	
Ground rent on real estate.....	892.75	
Gross loss on sale or maturity of ledger assets—bonds.....	144.00	
	2,484.33	
Total disbursements.....		612,840.06
Balance.....		1,809,262.78

IV. LEDGER ASSETS.

Book value real estate.....	\$4,000.00	
Ground rent.....	64,980.55	
Mortgage loans on real estate, first liens, \$198,300; other than first, \$4,275....	202,575.00	
Loans made to policy holders on this company's policies, assigned as collateral.	33,570.76	
Book value bonds, excluding interest, \$1,415,969.58; stocks, \$7,031.67.....	1,423,001.25	
Deposited in trust companies and banks, on interest.....	55,125.08	
Cash in company's office, returned and redeposited, \$6,593.87; deposited in trust companies and bank (not on interest), \$9,416.27; cash in hands of counsel awaiting passing of bill for mortgage, \$10,000.....	81,135.22	
Total ledger assets.....		1,809,262.78

NONLEDGER ASSETS.

Interest due and accrued on ground rents	\$1,087.33	
Interest due and accrued on mortgages	2,351.52	
Interest due and accrued on bonds	8,631.58	
Interest due and accrued on premium notes, policy loans or liens	227.59	
Interest due and accrued on other assets	213.99	
Total interest due and accrued		\$12,512.01
	New business.	Renewals.
Gross premiums, due and unreported on policies in force Dec. 31, 1910	\$1,715.93	\$6,062.76
Gross deferred premiums on policies in force Dec. 31, 1910	7,009.74	24,105.94
Total	8,725.67	30,168.70
Deduct loading	2,181.42	7,542.17
Net amount of uncollected and deferred premiums	6,544.25	22,626.53
		29,170.78
Gross assets		1,850,945.57

DEDUCT ASSETS NOT ADMITTED.

Book value of ledger assets over market value:		
Bonds	47,874.08	
Stocks	2,566.67	
Total		50,440.75
Total admitted assets		1,800,504.82

V. LIABILITIES.

Net present value of all the outstanding policies in force on Dec. 31, 1910	\$1,446,958.51	
Deduct net value of risks of this company reinsured in other solvent companies	1,216.87	
Net reserve		1,445,741.64
Claims for death losses in process of adjustment, or adjusted and not due	1,768.45	
Claims for death losses and other policy claims resisted by the company	250.00	
Total policy claims		2,018.45
Premiums paid in advance, including surrender values so applied		5,526.61
Unearned interest and rent paid in advance		35.22
Medical examiners' and legal fees due or accrued		3,428.08
State, county, and municipal taxes due or accrued		8,240.88
Dividends or other profits due policy holders, including those contingent on payment of outstanding and deferred premiums		2,749.75
Dividends declared on or apportioned to annual dividend policies payable to policy holders during 1911, whether contingent upon the payment of renewal premiums or otherwise		4,376.44
Dividends declared on or apportioned to deferred dividend policies payable to policy holders during 1911		74.74
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies		8,088.58
Accrued ground rent on real estate		12.00
Unassigned funds (surplus)		320,212.43
Total liabilities		1,800,504.82

EXHIBITS OF POLICIES.

	Ordinary.		Industrial.	
	Number.	Amount.	Number.	Amount.
Policies and additions in force Dec. 31, 1909:				
Whole life policies	1,472	\$1,063,640.62	76,652	\$7,249,839.30
Endowment policies	1,188	728,218.50	40,904	3,821,790.50
Term and other policies, including return premium additions	1,438	1,368,500.00	4,031	400,553.50
Additions to policies by dividends		174.15		
New policies written during the year:				
Whole life policies	467	351,750.00	21,779	2,827,300.00
Endowment policies	378	229,250.00	30,258	3,471,102.00
Term and other policies, including return premium additions	343	306,750.00		
Additions to policies by dividends		92.25		
Old policies revived:				
Whole life policies	35	23,092.00	1,031	200,167.16
Endowment policies	41	18,625.00	669	90,283.78

EXHIBITS OF POLICIES—Continued.

	Ordinary.		Industrial.	
	Number.	Amount.	Number.	Amount.
Old policies revived—Continued.				
Term and other policies, including return premium additions.....	19	\$15,500.00	27	\$2,646.00
Old policies changed and increased:				
Whole life policies.....	20	1,094.00	9	54.60
Endowment policies.....	9	980.00		
Term and other policies, including return premium additions.....	3	1,500.00		
Total.....	5,413	4,109,766.52	175,360	18,063,736.84
Deduct policies decreased and ceased to be in force.....	957	635,925.47	43,861	5,116,106.75
Total policies and additions in force end of year.....	4,456	3,473,841.05	131,499	12,947,630.09
Policies cased to be in force during the year:				
By death.....	41	29,500.00	1,980	150,713.97
By maturity.....	3	2,500.00	1	25.00
By expiry.....	1	500.00		
By surrender.....	80	57,229.47	131	5,506.50
By lapse.....	621	394,946.00	41,740	4,958,616.28
By change and decrease.....	32	27,000.00	9	1,245.00
Not taken.....	179	124,250.00		
Total terminated.....	957	635,925.47	43,861	5,116,106.75

BUSINESS IN DISTRICT OF COLUMBIA DURING THE YEAR.

	Ordinary.		Industrial.	
	Number.	Amount.	Number.	Amount.
Policies on the lives of citizens of said District in force Dec. 31 of previous year.....	54	\$36,750.00	5,814	\$494,140.92
Policies on the lives of citizens of said District issued during the year.....	27	15,500.00	3,183	412,006.50
Total.....	81	52,250.00	8,997	906,147.42
Deduct ceased to be in force during the year.....	31	17,000.00	2,902	347,710.50
Policies in force Dec. 31, 1910.....	50	35,250.00	6,095	558,436.92
Losses and claims incurred during the year.....	3	216.00	206	16,402.82
Losses and claims settled during the year.....	3	216.00	206	16,402.82
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or expenses.....		1,397.77		39,097.90

BERKSHIRE LIFE INSURANCE CO., PITTSFIELD, MASS.

[Incorporated, 1851; commenced business, 1851. James W. Hull, president; Theodore L. Allen, secretary
Home office corner North and West Streets, Pittsfield, Mass.]

I. CAPITAL STOCK.

Amount of ledger assets (as per balance) Dec. 31 of previous year..... \$17,592,933.31

II. INCOME.

First year's premiums on original policies, without deduction for commissions or other expenses.....	\$138,268.53
Dividends applied to purchase paid-up additions and annuities.....	210,753.44
Surrender values applied to purchase paid-up insurance and annuities.....	2,294.48
Total new premiums.....	351,316.45
Renewal premiums, without deduction for commissions or other expenses, less \$51,545.18 for reinsurance on renewals.....	1,934,684.69
Dividends applied to pay renewal premiums.....	101,149.09
Total renewal premiums.....	2,035,833.78
Total premium income.....	2,387,150.23

Dividends left with the company to accumulate at interest.....		\$458. 61
Gross interest on mortgage loans.....	\$204,584. 98	
Gross interest on collateral loans.....	8,363. 48	
Gross interest on bonds and dividends on stocks, less \$12,250.63 accrued interest on bonds acquired during 1910.....	420,199. 49	
Gross interest on premium notes, policy loans, or liens.....	141,159. 58	
Gross interest on deposits in trust companies and banks.....	6,771. 92	
Gross interest on other debts due the company.....	469. 57	
Gross discount on claims paid in advance.....	1,142. 50	
Gross rent from company's property, including \$6,000 for company's occupancy of its own buildings.....	74,292. 72	
Total gross interest and rents.....		856,984. 24
From other sources:		
Dividends on reinsurance.....	11,065. 28	
Sundry items of real estate sold prior to 1910.....	173. 90	
Mortgage loan charged off in 1903 (Grove E. Hurlburt).....	500. 00	
Contract for sale real estate No. 32, forfeited.....	100. 00	
		11,839. 18
From agents' balances previously charged off.....		616. 18
Gross profit on sale or maturity of ledger assets:		
Real estate.....	15,634. 45	
Bonds.....	604. 40	
Stocks.....	5,011. 00	
		21,249. 85
Gross increase, by adjustment, in book value of ledger assets—real estate.....		26,217. 81
Total income.....		3,304,516. 10
Sum of both amounts.....		20,897,449. 41

III. DISBURSEMENTS.

For death claims (less \$30,000 reinsurance), \$799,153; additions, \$47,153.....	\$846,306. 00	
For matured endowments, \$204,500; additions, \$9,090.....	213,590. 00	
Net amount paid for losses and matured endowments.....	\$1,059,896. 00	
Surrender values paid in cash or applied in liquidation of loans or notes.....	492,450. 00	
Surrender values applied to purchase paid-up insurance and annuities.....	2,294. 48	
Dividends paid to policy holders in cash, or applied in liquidation of loans or notes.....	41,651. 77	
Dividends applied to pay renewal premiums.....	101,149. 09	
Dividends applied to purchase paid-up additions and annuities.....	210,753. 44	
Dividends left with the company to accumulate at interest.....	458. 61	
Total paid policy holders.....	1,908,653. 39	
Paid for claims on supplementary contracts not involving life contingencies..	2,540. 24	
Dividends held on deposit surrendered during the year.....	251. 57	
Commissions to agents (less commission on reinsurance): First year's premiums, \$59,315.64; renewal premiums, \$116,081.31.....	175,396. 95	
Branch office expenses, including salaries of managers and clerks.....	33,261. 91	
Agency supervision, traveling, and all other agency expenses.....	1,940. 24	
Medical examiners' fees, \$8,499.50; inspection of risks, \$1,976.58.....	10,476. 08	
Salaries and all other compensation of officers, directors, trustees, and home office employees.....	82,462. 74	
Rent, including \$6,000 for company's occupancy of its own buildings.....	25,289. 20	
Advertising, \$9,123.63; printing and stationery, \$9,509.94; postage, telegraph, telephone, and express, \$10,429.08; exchange, \$360.65.....	29,423. 60	
Legal expense.....	1,728. 44	
Furniture, fixtures, and safes.....	1,714. 69	
Repairs and expenses (other than taxes) on real estate.....	52,008. 22	
Taxes on real estate.....	15,148. 27	
State taxes on premiums.....	19,196. 86	
Insurance department licenses and fees.....	2,447. 36	
All other licenses, fees, and taxes:		
State taxes on reserves.....	\$22,261. 48	
Municipal taxes.....	51. 35	
U. S. corporation tax.....	3,872. 56	
		26,185. 39
Other disbursements:		
Home office traveling.....	1,815. 64	
Miscellaneous.....	8,013. 70	
Sundry items on real estate sold prior to 1910.....	98. 39	
		9,927. 73
Gross loss on sale or maturity of ledger assets:		
Real estate.....	2,917. 02	
Bonds.....	49. 26	
		2,966. 28
Gross decrease, by adjustment, in book value of ledger assets:		
Real estate.....	1,000. 00	
Bonds.....	57,716. 51	
		58,716. 51
Total disbursements.....		2,459,690. 67
Balance.....		18,437,758. 74

IV. LEDGER ASSETS.

Book value real estate.....	\$799,421.58	
Mortgage loans on real estate, first liens.....	4,075,639.64	
Loans secured by pledge of bonds, stocks, or other collateral.....	182,280.00	
Loans made to policy holders on this company's policies, assigned as collateral.....	2,511,268.79	
Premium notes or liens on policies in force.....	25,635.74	
Book value bonds, excluding interest, \$9,842,533.80; stocks, \$597,855.55.....	10,440,389.35	
Deposited in trust companies and banks, on interest.....	245,428.73	
Cash in company's office, \$377.85; deposited in trust companies and banks (not on interest) \$150,606.41.....	150,984.26	
Bills receivable, agents' balances debit, \$6,710.65.....	6,710.65	
Total ledger assets.....		\$18,437,758.74

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$39,127.22	
Interest due and accrued on bonds.....	144,412.06	
Interest due and accrued on collateral loans.....	1,043.05	
Interest due and accrued on premium notes, policy loans, or liens.....	14,175.45	
Rents due and accrued on company's property or lease.....	24.00	
Total interest and rents due and accrued.....		198,781.78
Due from other companies from losses or claims on policies of this company reinsured.....		5,000.00

	New Business.	Renewals.	
Gross premiums, due and unreported on policies in force Dec. 31, 1910.....	\$12,093.40	\$91,014.70	
Gross deferred premiums on policies in force Dec. 31, 1910.....	18,162.34	225,879.23	
Total.....	30,255.74	316,893.93	
Deduct loading.....	7,563.94	78,848.33	
Net amount of uncollected and deferred premiums.....	22,691.80	238,045.60	260,737.40
Gross assets.....			18,902,277.92

DEDUCT ASSETS NOT ADMITTED.

Commuted commissions and agents' debit balances.....	\$6,710.65	
Premium notes or loans on policies and net premiums in excess of the net value of their policies.....	170.57	
Book value of ledger assets over market value, stocks and bonds.....	3,561.60	
Due and accrued interest on bonds in default.....	4,958.33	
Total.....		15,401.15
Total admitted assets.....		18,886,876.77

V. LIABILITIES.

Net present value of all the outstanding policies in force on Dec. 31, 1910, as computed by the company.....	\$17,461,569.00	
Deduct net value of risks of this company reinsured in other solvent companies.....	304,209.00	
Net reserve.....		17,157,360.00
Liability on policies canceled and not included in "net reserve" upon which a surrender value may be demanded.....		1,993.54
Claims for death losses in process of adjustment, or adjusted and not due.....	2,000.00	
Claims for death losses which have been reported and no proofs received.....	122,228.00	
Claims for matured endowments due and unpaid.....	363.00	
Total policy claims.....		124,591.00
Dividends left with the company to accumulate at interest and accrued interest thereon.....		598.50
Premiums paid in advance, including surrender values so applied.....		9,652.97
Unearned interest and rent paid in advance.....		25,486.53
Salaries, rents, office expenses, bills and accounts due or accrued.....		3,043.00
Medical examiners' and legal fees due or accrued.....		980.00
Federal, State, county, and municipal taxes due or accrued.....		55,000.00
Dividends or other profits due policy holders, including those contingent on payment of outstanding and deferred premiums.....		2,425.56
Dividends declared on or apportioned to annual dividend policies payable to policy holders during 1911, whether contingent upon the payment of renewal premiums or otherwise.....		20,397.05
Dividends declared on or apportioned to deferred dividend policies payable to policy holders during 1911.....		67,361.01
All other liabilities:		
Contingent liability on real estate No. 55 (with interest).....		14,500.00
Contingent liability on real estate No. 11, joint with city of Chicago (with interest).....		4,500.00
Unassigned funds (surplus).....		1,398,987.61
Total liabilities.....		18,886,876.77

EXHIBITS OF POLICIES.

	Number.	Amount.
Policies and additions in force Dec. 31, 1909:		
Whole life policies.....	22,316	\$54,238,656.00
Endowment policies.....	4,094	7,993,478.00
Term and other policies, including return premium additions.....	102	355,262.00
Additions to policies by dividends.....		2,676,184.00
New policies written during the year:		
Whole life policies.....	1,452	3,475,615.00
Endowment policies.....	316	410,831.00
Term and other policies, including return premium additions.....	104	363,000.00
Additions to policies by dividends.....		410,472.00
Old policies revived:		
Whole life policies.....	21	66,108.00
Endowment policies.....	2	5,000.00
Term and other policies, including return premium additions.....	1	2,000.00
Total.....	28,408	69,996,606.00
Deduct policies decreased and ceased to be in force.....	1,356	3,955,778.00
Total policies and additions in force at end of year.....	27,052	66,040,828.00
Policies reinsured.....	129	1,151,206.00
Policies ceased to be in force during the year:		
By death.....	322	924,860.00
By maturity.....	85	213,590.00
By expiry.....	33	84,500.00
By surrender.....	486	1,565,345.00
By lapse.....	230	668,518.00
Not taken.....	200	498,965.00
Total terminated.....	1,356	3,955,778.00

BUSINESS IN DISTRICT OF COLUMBIA DURING THE YEAR.

	Number.	Amount.
Policies on the lives of citizens of said District in force Dec. 31 of previous year.....	147	\$288,200.00
Old policy revived.....	1	382.00
Policies on the lives of citizens of said District issued during the year.....	43	67,500.00
Total.....	191	356,082.00
Deduct ceased to be in force during the year.....	19	33,500.00
Policies in force Dec. 31, 1910.....	172	322,582.00
Losses and claims incurred during the year.....	2	2,000.00
Losses and claims settled during the year.....	2	2,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or expenses.....		5,945.91

CONNECTICUT MUTUAL LIFE INSURANCE CO., HARTFORD, CONN.

Incorporated, 1846; commenced business, 1846. John M. Taylor, president; William H. Deming, secretary. Home office, 36 Pearl Street, Hartford, Conn.]

I. CAPITAL STOCK.

Amount of ledger assets (as per balance) December 31 of previous year..... \$66,383,082.02

II. INCOME.

First year's premiums on original policies, without deduction for commissions or other expenses.....	\$626,831.57	
Surrender values applied to pay first year's premiums.....	1,528.95	
Total first year's premiums on original policies.....	628,360.52	
Dividends applied to purchase paid-up additions and annuities.....	2,220.67	
Surrender values applied to purchase paid-up insurance and annuities.....	26,700.29	
Consideration for original annuities involving life contingencies.....	8,392.25	
Consideration for supplementary contracts involving life contingencies.....	469.06	
Total new premiums.....		666,142.79
Renewal premiums, without deduction for commissions or other expenses....	4,583,723.47	
Dividends applied to pay renewal premiums.....	906,860.57	
Surrender values applied to pay renewal premiums.....	1,291.46	
Total renewal premiums.....		5,491,875.50
Total premium income.....		6,158,018.29

Consideration for supplementary contracts not involving life contingencies.....		\$5,677.95
Dividends left with the company to accumulate at interest.....		204,331.50
Gross interest on mortgage loans.....	\$1,231,088.90	
Gross interest on bonds and dividends on stocks.....	1,206,846.29	
Gross interest on premium notes, policy loans, or liens.....	249,607.05	
Gross interest on deposits in trust companies and banks.....	18,503.86	
Gross interest on other debts due the company.....	166.30	
Gross interests on land contracts.....	38,595.69	
Gross discount on claims paid in advance.....	1,035.41	
Gross rent from company's property, including \$35,000 for company's occupancy of its own buildings.....	309,329.65	
Total gross interest and rents.....		3,055,173.15
Gross profit on sale or maturity of ledger assets:		
Real estate.....	23,573.12	
Bonds.....	164,314.62	
		187,887.74
Gross increase, by adjustment, in book value of ledger assets—bonds.....		5,583.19
Total income.....		9,616,671.82
Sum of both amounts.....		75,999,753.84

III. DISBURSEMENTS.

For death claims.....	\$4,384,716.32	
For matured endowments.....	353,818.80	
Net amount paid for losses and matured endowments.....	\$4,738,535.12	
For annuities involving life contingencies.....	23,449.36	
Surrender values paid in cash, or applied in liquidation of loans or notes.....	933,478.90	
Surrender values applied to pay new premiums, \$1,528.95; to pay renewal premiums, \$1,291.46.....	2,820.41	
Surrender values applied to purchase paid-up insurance and annuities.....	26,700.29	
Dividends paid to policy holders in cash, or applied in liquidation of loans or notes.....	293,711.74	
Dividends applied to pay renewal premiums.....	906,860.57	
Dividends applied to purchase paid-up additions and annuities.....	2,220.67	
Dividends left with the company to accumulate at interest.....	204,331.50	
Total paid policy holders.....		7,132,108.56
Expense of investigation and settlement of policy claims, including \$397.99 for legal expense.....		397.99
Paid for claims on supplementary contracts not involving life contingencies..		1,396.82
Dividends held on deposit surrendered during the year with interest thereon.		73,716.60
Commissions to agents (less commission on reinsurance): First year's premiums, \$225,169.56; renewal premiums, \$315,832.50; annuities (original), \$202.50.....		541,204.56
Compensation of managers and agents not paid by commission for services in obtaining new insurance.....		12,721.50
Agency, supervision, traveling, and all other agency expenses.....		10,510.78
Branch office expenses, including salaries of managers and clerks.....		32,907.28
Medical examiners' fees, \$31,850.99; inspection of risks, \$1,459.14.....		33,310.13
Salaries and all other compensation of officers, directors, trustees, and home office employees.....		211,956.37
Rent, including \$35,000 for company's occupancy of its own buildings.....		51,911.19
Advertising, \$4,030.64; printing and stationery, \$33,590.88; postage, telegraph, telephone, and express, \$26,457.78; exchange, \$1,428.41.....		65,507.71
Legal expense.....		5,762.70
Furniture, fixtures, and safes.....		1,872.73
Repairs and expenses (other than taxes) on real estate.....		174,440.74
Taxes on real estate.....		114,533.69
State taxes on premiums.....		63,921.85
Insurance department licenses and fees.....		5,000.94
Suspense account of 1909 adjusted.....		24,921.51
All other licenses, fees, and taxes:		
State, county, and municipal.....	\$2,039.18	
Franchise, Connecticut.....	139,835.33	
Reserve.....	12,861.87	
Other disbursements:		154,736.38
Clerk hire of farm-loan inspector.....	900.00	
Traveling expenses.....	18,910.64	
Miscellaneous expenses: Entertainment of agents, \$123.95; recording fees, \$301.20; safe rent, \$10; premium on agents, bonds, \$55; fire insurance, office furniture at agencies, \$2.77; exchange of registered bonds for coupon bonds, \$220; lock repairing, \$60.60; clock repairing, \$3; agents' office supplies, \$10.78.....	787.30	
Gross loss on sale or maturity of ledger assets:		20,597.94
Real estate.....	182,850.00	
Bonds.....	5,590.98	
		188,440.98
Gross decrease, by adjustment, in book value of ledger assets—bonds.....		12,987.03
Total disbursements.....		8,934,865.98
Balance.....		67,064,887.86

IV. LEDGER ASSETS.

Book value real estate.....	\$5,289,748.27	
Mortgage loans on real estate, first liens.....	29,360,833.19	
Loans made to policy holders on this company's policies assigned as collateral	4,779,231.55	
Premium notes or liens on policies in force.....	281,281.42	
Book value bonds, \$24,877,379; stocks, \$724,775.75.....	25,602,154.75	
Deposited in trust companies and banks on interest.....	1,087,990.37	
Bills receivable, \$75; agents' balances, debt, \$213.72.....	288.72	
Real estate sold under land contract.....	\$687,539.11	
Less suspense account (unadjusted monthly payments).....	23,733.00	
	<u>663,806.11</u>	
		\$67,065,334.38
Less agents' credit balances.....		446.52
Total ledger assets.....		<u>67,064,887.86</u>

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	786,462.63	
Interest due and accrued on bonds.....	248,317.63	
Interest due and accrued on premium notes, policy loans, or liens.....	156,508.14	
Interest due and accrued on land contracts.....	14,445.12	
Interest due and accrued on declared dividends.....	6,184.50	
Rents due and accrued on company's property or lease.....	8,021.48	
Total interest and rents due and accrued.....		<u>1,219,939.50</u>

	New business.	Renewals.	
Gross premiums, due and unreported on policies in force Dec. 31, 1910.....	\$22,517.06	\$151,705.75	
Gross deferred premiums on policies in force Dec. 31, 1910.....	67,081.69	437,665.20	
Total.....	<u>89,598.75</u>	<u>589,370.95</u>	
Deduct loading.....	17,919.75	117,874.19	
Net amount of uncollected and deferred premiums.....	71,679.00	471,496.76	543,175.76
Gross assets.....			<u>68,828,003.12</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	213.72	
Bills receivable.....	75.00	
Premium notes or loans on policies and net premiums in excess of the net value of their policies.....	4,338.98	
Book value of ledger assets over marked value—bonds and stocks.....	434,165.75	
Total.....		<u>438,793.45</u>
Total admitted assets.....		<u>68,389,209.67</u>

V. LIABILITIES.

Net present value of all the outstanding policies in force on Dec. 31, 1910, as computed by the company on actuaries' table at 4 per cent, American experience table at 3 per cent, McClintock's tables at 3½ per cent, and special table at 3 per cent.....	62,429,792.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies, computed at 3 per cent.....	19,362.79
Liability on policies canceled and not included in "net reserve" upon which a surrender value may be demanded, or is given by custom of the company.....	142,229.00
Claims for death losses due and unpaid.....	\$53,967.12
Claims for death losses in process of adjustment, or adjusted and not due....	112,639.71
Claims for death losses which have been reported and no proofs received.....	142,267.00
Claims for matured endowments due and unpaid.....	5,622.00
Claims for death losses and other policy claims resisted by the company.....	5,882.00
Due and unpaid on annuity claims involving life contingencies.....	572.99
Total policy claims.....	<u>320,950.82</u>
Dividends left with the company to accumulate at interest, and accrued interest thereon..	1,594,044.84
Premiums paid in advance, including surrender values so applied.....	32,669.16
Unearned interest and rent paid in advance.....	115,786.45
Salaries, rents, office expenses, bills and accounts due or accrued, estimated.....	2,000.00
Medical examiners' and legal fees due or accrued.....	9,177.00
State, county and municipal taxes due or accrued.....	65,000.00
Dividends or other profits due policy holders, including those contingent on payment of outstanding and deferred premiums.....	93,058.08
Unassigned funds (surplus).....	3,565,139.53
Total liabilities.....	<u>68,389,209.67</u>

EXHIBITS OF POLICIES.

	Number.	Amount.
Policies and additions in force Dec. 31, 1909:		
Whole life policies.....	60,767	\$147,186,280.00
Endowment policies.....	15,446	34,143,819.00
Term and other policies, including return premium additions.....	1,435	3,980,783.00
Additions to policies by dividends.....		1,699.21
New policies written during the year:		
Whole life policies.....	3,119	8,824,313.00
Endowment policies.....	3,795	8,467,852.00
Term and other policies, including return premium additions.....	364	931,500.00
Additions to policies by dividends.....		4,068.80
Old policies revived:		
Whole life policies.....	12	13,640.00
Endowment policies.....	6	8,184.00
Term and other policies, including return premium additions.....	1	1,000.00
Old policies changed and increased:		
Whole life policies.....	3	78,798.00
Endowment policies.....	2	6,306.00
Total.....	84,950	203,648,243.01
Deduct policies decreased and ceased to be in force.....	4,557	11,779,966.29
Total policies and additions in force end of year.....	80,393	191,868,276.72
Policies ceased to be in force during the year:		
By death.....	1,691	4,456,440.00
By maturity.....	179	354,505.80
By expiry.....	33	96,911.20
By surrender.....	1,225	3,024,747.29
By lapse.....	1,149	2,226,326.00
By change and decrease.....		630,836.00
Not taken.....	280	990,200.00
Total terminated.....	4,557	11,779,966.29

BUSINESS IN DISTRICT OF COLUMBIA DURING THE YEAR.

	Number.	Amount.
Policies on the lives of citizens of said District in force Dec. 31 of previous year.....	786	\$1,846,354.00
Policies on the lives of citizens of said District issued during the year.....	79	260,288.00
Total.....	865	2,106,642.00
Deduct ceased to be in force during the year.....	68	164,659.00
Policies in force Dec. 31, 1910.....	797	1,941,983.00
Losses and claims incurred during the year.....	11	34,159.00
Losses and claims settled during the year.....	11	34,159.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or expenses.....		59,078.51

EUREKA LIFE INSURANCE CO., BALTIMORE, MD.

[Incorporated, 1882; commenced business, 1882. W. S. Gillespie, president; R. W. Griffin, secretary.
Home office 9 East Franklin Street, Baltimore, Md.]

I. CAPITAL STOCK.

Amount of ledger assets (as per balance) Dec. 31 of previous year..... \$200,226.24

II. INCOME.

First year's premiums on original policies, without deduction for commissions or other expenses.....	\$51,761.85	
Renewal premiums, without deduction for commissions or other expenses.....	183,519.33	
Total premium income.....		235,281.18
Gross interest on mortgage loans.....	1,277.75	
Gross interest on bonds and dividends on stocks.....	4,926.44	
Gross interest on premium notes, policy loans, or liens.....	44.27	
Gross interest on deposits in trust companies and banks.....	20.50	
Gross rent from company's property.....	1,800.00	
Total gross interest and rents.....		8,068.96
From other sources:		
Fire insurance loss.....	475.60	
Agents' cash bonds.....	427.20	
Sale of stationery.....	161.40	
Paid in on advances and deficiencies.....	529.21	
Total income.....		1,593.41
Sum of both amounts.....		244,943.55
		445,169.79

III. DISBURSEMENTS.

For death claims.....	\$34,880.46	
Sick benefits paid.....	49,308.50	
Net amount paid for losses.....		\$84,188.96
Surrender values paid in cash or applied in liquidation of loans or notes.....		976.81
Total paid policy holders		85,165.77
Agents' cash bonds returned.....		592.05
Commissions to agents (less commission on reinsurance):		
First year's premiums, \$876.76; renewal premiums, \$328.31.....		1,205.07
Salaries and allowances for agencies, including managers, agents, and clerks.....		87,643.43
Agency supervision, traveling, and all other agency expenses.....		859.01
Branch office expenses, including salaries of managers and clerks.....		14,950.00
Medical examiners' fees.....		10,307.84
Salaries and all other compensation of officers, directors, trustees, and home-office employees.....		19,628.50
Rent, including \$1,800 for company's occupancy of its own buildings.....		3,577.63
Printing and stationery, \$3,064.20; postage, telegraph, telephone, and express, \$1,115.73.....		4,179.93
Legal expense.....		652.55
Furniture, fixtures, and safes.....		575.45
Repairs and expenses (other than taxes) on real estate.....		302.56
Taxes on real estate.....		227.38
State taxes on premiums.....		694.93
Insurance department licenses and fees.....		576.83
Other disbursements:		
Advances made agents and deficiencies.....	\$752.76	
Fuel.....	80.15	
Light.....	105.73	
Horse hire.....	77.00	
Incidentals.....	9.73	
		1,025.37
Total disbursements.....		\$232,164.30
Balance.....		213,005.49

IV. LEDGER ASSETS.

Book value real estate.....	\$24,786.87	
Mortgage loans on real estate, first liens.....	17,800.00	
Book value bonds, excluding interest, \$45,259.67; stocks, \$111,838.92.....	157,098.59	
Deposited in trust companies and banks, on interest.....	1,020.50	
Cash in company's office, \$3,389.46; deposited in trust companies and bank (not on interest), \$8,910.07.....	12,299.53	
Total ledger assets.....		213,005.49

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	169.06	
Interest due and accrued on bonds.....	322.85	
Total interest and rents due and accrued.....		491.91
	New business.	
Gross deferred premiums on policies in force Dec. 31, 1910.....	2,348.91	
Deduct loading.....	469.82	
Net amount of uncollected and deferred premiums.....		1,879.09
All other assets.....		3,000.00
Gross assets.....		218,376.49

DEDUCT ASSETS NOT ADMITTED.

Supplies, stationery, printed matter.....	\$1,000.00	
Furniture, fixtures, and safe.....	2,000.00	
		3,000.00
Book value of ledger assets over market value:		
Bonds.....	463.05	
Stocks.....	1,813.92	
Total.....		5,276.97
Total admitted assets.....		213,099.52

V. LIABILITIES.

Net present value of all the outstanding policies in force on Dec. 31, 1910, as computed by the company.....	\$103,226.56	
Net.....		103,226.56
Claims for death losses and other policy claims resisted by the company.....		375.00
Premiums paid in advance, including surrender values so applied.....		1,613.70
Salaries, rents, office expenses, bills and accounts due or accrued.....		1,297.27
Unassigned funds (surplus).....		106,586.99
Total liabilities.....		213,099.52

EXHIBITS OF POLICIES.

	Industrial.	
	Number.	Amount.
Policies and additions in force Dec. 31, 1909:		
Whole life policies.....	25,506	\$1,950,239.50
Endowment policies.....	11,395	869,202.50
Term and other policies, including return premium additions.....	2,799	182,267.50
New policies written during the year:		
Whole life policies.....	18,235	2,026,228.50
Endowment policies.....	14,280	1,071,111.00
Terms and other policies, including return premium additions.....	4,087	282,995.00
Old policies revived:		
Whole life policies.....	1,179	63,176.00
Endowment policies.....	390	26,768.00
Term and other policies, including return premium additions.....	143	5,928.00
Old policies changed and increased:		
Whole life policies.....		27,980.00
Endowment policies.....		35,012.00
Term and other policies, including return premium additions.....		31,970.00
Total.....	78,014	6,572,878.00
Deduct policies decreased and ceased to be in force.....	32,442	2,729,006.50
Total policies and additions in force end of year.....	45,572	3,843,871.50
Policies ceased to be in force during the year:		
By death.....	770	68,384.50
By lapse.....	31,672	2,660,622.00
Total terminated.....	32,442	2,729,006.50

BUSINESS IN DISTRICT OF COLUMBIA DURING THE YEAR.

	Industrial.	
	Number.	Amount.
Policies on the lives of citizens of said District in force Dec. 31 of previous year.....	7,231	\$575,219.50
Policies on the lives of citizens of said District issued during the year.....	10,494	944,424.50
Total.....	17,725	1,519,644.00
Deduct ceased to be in force during the year.....	7,988	734,193.50
Policies in force Dec. 31, 1910.....	9,737	785,450.50
Losses and claims incurred during the year.....	1,248	12,169.25
Losses and claims settled during the year, in cash.....	1,248	12,169.25
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or expenses.....		42,248.52

FIDELITY MUTUAL LIFE INSURANCE CO., PHILADELPHIA, PA.

[Incorporated, 1878; commenced business 1879. L. G. Fouse, president; H. H. Fouse, secretary. Home office, 112-116 North Broad Street, Philadelphia, Pa.]

I. CAPITAL STOCK.

Amount of ledger assets (as per balance) Dec. 31 of previous year..... \$19,384,463.06

II. INCOME.

First year's premiums on original policies, without deduction for commissions or other expenses.....	\$415,533.23	
Surrender values applied to pay first year's premiums.....	317.61	
Total first year's premiums on original policies.....	415,850.84	
Dividends applied to purchase paid-up additions and annuities.....	21,952.30	
Surrender values applied to purchase paid-up insurance and annuities.....	39,352.00	
Consideration for original annuities involving life contingencies.....	13,000.00	
Total new premiums.....		490,155.14
Renewal premiums, without deduction for commissions or other expenses, less \$4,139.05 for reinsurance on renewals.....	4,074,222.64	
Dividends applied to pay renewal premiums.....	125,574.45	
Dividends applied to shorten the endowment.....	3,991.68	
Surrender values applied to pay renewal premiums.....	4,583.77	
Renewal premiums for deferred annuities.....	4,154.57	
Total renewal premiums.....		4,212,527.11
Total premium income.....		4,702,682.25

Consideration for supplementary contracts not involving life contingencies.....		\$53,014.24
Dividends left with the company to accumulate at interest.....		6,568.03
Gross interest on mortgage loans.....	\$259,499.59	
Gross interest on collateral loans.....	14,787.93	
Gross interest on bonds and dividends on stocks, less \$10,424.93, accrued interest on bonds acquired during 1910.....	305,344.72	
Gross interest on premium notes, policy loans or liens.....	328,779.67	
Gross interest on deposits in trust companies and banks.....	6,234.80	
Gross interest on other debts due the company.....	21,176.54	
Gross discount on claims paid in advance.....	1,743.52	
Gross rent from company's property, including \$40,000.00 for company's occupancy of its own buildings.....	91,483.70	
Total gross interest and rents.....		1,029,050.47
From other sources:		
Policy exchange.....	19,592.00	
Policy fees.....	92.00	
Miscellaneous profits.....	266.10	
		19,950.10
Gross profit on sale or maturity of ledger assets:		
Real estate.....	842.80	
Bonds.....	8,795.56	
		9,638.36
Gross increase, by adjustment, in book value of ledger assets—bonds.....		6,712.63
Total income.....		5,827,616.08
Sum of both amounts.....		25,212,079.14

III. DISBURSEMENTS.

For death claims, \$1,503,135.28; additions, \$61,716.92.....	\$1,564,852.20	
For matured endowments.....	30,919.41	
Net amount paid for losses and matured endowments.....	1,595,771.61	
For annuities involving life contingencies.....	5,052.03	
Surrender values paid in cash, or applied in liquidation of loans or notes.....	479,736.66	
Surrender values applied to pay new premium, \$317.61; to pay renewal premiums, \$4,583.77.....	4,901.38	
Surrender values applied to purchase paid-up insurance and annuities.....	39,352.00	
Dividends paid to policy holders in cash, or applied in liquidation of loans or notes.....	27,234.07	
Dividends applied to pay renewal premiums.....	125,574.45	
Dividends applied to shorten the endowment, etc.....	3,991.68	
Dividends applied to purchase paid-up additions and annuities.....	21,952.30	
Dividends left with the company to accumulate at interest.....	6,568.03	
Total paid policy holders.....	2,310,134.21	
Expense of investigation and settlement of policy claims including \$1,763.14 for legal expenses.....	3,886.88	
Paid for claims on supplementary contracts not involving life contingencies.....	49,332.79	
Dividends held on deposit surrendered during the year, with interest thereon.....	565.05	
Commissions to agents (less commission on reinsurance): First year's premiums, \$190,638.38; renewal premiums, \$181,844.44; annuities (original), \$650.....	373,132.82	
Salaries and allowances for agencies, including managers, agents, and clerks..	3,940.00	
Agency supervision, traveling, and all other agency expenses.....	34,894.02	
Branch office expenses, including salaries of managers and clerks.....	106,419.76	
Medical examiners' fees, \$23,010.55; inspection of risks, \$14,111.72.....	37,122.27	
Salaries and all other compensation of officers, directors, trustees, and home office employees.....	191,175.45	
Rent, including \$40,000.00 for company's occupancy of its own buildings, less \$877.78 received under sublease.....	68,503.95	
Advertising, \$8,351.48; printing and stationery, \$26,097.14; postage, telegraph, telephone, and express, \$18,235.76.....	52,684.38	
Legal expense.....	11,416.07	
Furniture, fixtures, and safes.....	8,069.01	
Repairs and expenses (other than taxes) on real estate.....	47,887.35	
Taxes on real estate.....	13,112.07	
State taxes on premiums.....	73,149.16	
Insurance department licenses and fees.....	7,131.04	
All other licenses, fees, and taxes:		
Municipal licenses.....	\$1,443.94	
Corporation tax.....	2,214.47	
Personal property tax.....	31,123.10	
Other disbursements:		34,781.51
Examination by Alabama Department.....	2,367.86	
Miscellaneous expenses.....	15,725.46	
Gross loss on sale or maturity of ledger assets:		18,093.32
Real estate.....	2,025.00	
Bonds.....	1,051.71	
Stocks.....	111,093.91	
Gross decrease, by adjustment, in book value of ledger assets:		114,170.62
Real estate.....	15,000.00	
Bonds.....	2,855.63	
Stocks.....	84.00	
		17,939.63
Total disbursements.....		3,577,541.36
Balance.....		21,634,537.78

IV. LEDGER ASSETS.

Book value real estate.....	\$1,331,202.28	
Mortgage loans on real estate, first liens.....	5,728,181.71	
Loans secured by pledge of bonds, stocks, or other collateral.....	236,091.68	
Loans made to policy holders on this company's policies, assigned as collateral.....	6,023,733.53	
Premium notes or liens on policies in force, of which \$62,667.07 is for first-year premiums.....	407,537.15	
Book value of bonds, excluding interest, \$7,034,036.17; stocks, \$169,418.....	7,203,454.17	
Deposited in trust companies and banks, on interest.....	272,185.43	
Cash in company's office.....	1,058.46	
Bills receivable, \$25,120.74; agents' balances, \$405,972.63.....	431,093.37	
Total ledger assets.....		\$21,634,537.78

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	113,831.33	
Interest due and accrued on bonds.....	107,828.11	
Interest due and accrued on collateral loans.....	1,401.47	
Interest due and accrued on premium notes, policy loans, or liens.....	62,482.18	
Rents due and accrued on company's property or lease.....	195.83	
Total interest and rents due and accrued.....	285,738.92	
Market value of real estate over book value.....		54,997.72

	New business.	Renewals.	
Gross premiums, due and unreported on policies in force Dec. 31, 1910.....	\$55,387.49	\$182,048.79	
Gross deferred premiums on policies in force Dec. 31, 1910.....	1,563.12	303,973.58	
Total.....	56,950.61	486,022.37	
Deduct loading.....	32,518.80	91,372.21	
Net amount of uncollected and deferred premiums.....	24,431.81	394,650.16	419,081.97
Gross assets.....			22,394,356.39

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	413,623.39	
Bills receivable.....	25,120.74	
Premium notes or loans on policies and net premiums in excess of the net value of their policies.....	76,238.87	
Book value of ledger assets over marked value—bonds and stocks.....	185,488.67	
Total.....		700,471.67
Total admitted assets.....		21,693,884.72

V. LIABILITIES.

Net present value of all the outstanding policies in force on Dec. 31, 1910, as computed by the Pennsylvania insurance department.....	\$19,175,096.00	
Deduct net value of risks of this company reinsured in other solvent companies.....	2,051.00	
Net reserve.....		\$19,173,045.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies, computed by the company.....		319,722.94
Liability on policies canceled and not included in "net reserve" upon which a surrender value may be demanded.....		7,916.62
Claims for death losses in process of adjustment.....	\$23,872.00	
Claims for death losses which have been reported and no proofs received.....	121,608.00	
Claims for death losses and other policy claims resisted by the company.....	27,340.00	
Total policy claims.....		172,820.00
Due and unpaid on supplementary contracts not involving life contingencies.....		1,030.00
Dividends left with the company to accumulate at interest, and accrued interest thereon.....		11,796.33
Premiums paid in advance, including surrender values so applied.....		8,039.73
Unearned interest and rent paid in advance.....		97,606.23
Commissions due to agents on premium notes when paid.....		11,939.87
Salaries, rents, office expenses, bills and accounts due or accrued.....		7,093.99
Medical examiners' and legal fees due or accrued.....		5,300.00
State, county and municipal taxes due or accrued.....		46,473.67
Dividends or other profits due policy holders, including those contingent on payment of outstanding and deferred premiums.....		7,870.64
Dividends declared on or apportioned to annual dividend policies payable to policy holders during 1911, whether contingent upon the payment of renewal premiums or otherwise.....		134,823.40
Dividends declared on or apportioned to deferred dividend policies payable to policy holders during 1911.....		4,617.98
Amounts set apart, apportioned, provisionally ascertained, calculated, declared or held awaiting apportionment upon deferred dividend policies.....		870,840.63
Unassigned funds (surplus).....		812,947.69
Total liabilities.....		21,693,884.72

EXHIBITS OF POLICIES.

	Number.	Amount.
Policies and additions in force Dec. 31, 1909:		
Whole life policies.....	32,375	\$66,204,057.00
Endowment policies.....	15,745	30,759,928.00
Term and other policies including return premium additions.....	12,205	29,386,031.00
Additions to policies by dividends.....		33,590.00
New policies written during the year:		
Whole life policies.....	2,661	6,139,632.00
Endowment policies.....	2,974	5,867,033.00
Term and other policies, including return premium additions.....	1,011	2,917,287.00
Old policies revived:		
Whole life policies.....	223	592,638.00
Endowment policies.....	139	308,784.00
Term and other policies, including return premium additions.....	107	317,490.00
Old policies changed and increased:		
Whole life policies.....	16	29,332.00
Endowment policies.....	5	34,324.00
Term and other policies, including return premium additions.....	2	242,501.00
Additions to policies by dividends.....		23,803.00
Total.....	67,463	142,856,435.00
Deduct policies decreased and ceased to be in force.....	6,338	15,343,325.00
Total policies and additions in force end of year.....	61,125	127,513,110.00
Policies reinsured.....	12	169,300.00
Policies ceased to be in force during the year:		
By death.....	667	1,618,522.00
By maturity.....	28	30,680.00
By expiry.....	396	826,785.00
By surrender.....	1,253	2,560,732.00
By lapse.....	2,833	6,335,649.00
By change and decrease.....	4	522,739.00
Not taken.....	1,157	3,448,218.00
Total terminated.....	6,338	15,343,325.00

BUSINESS IN DISTRICT OF COLUMBIA DURING THE YEAR.

	Number.	Amount.
Policies on the lives of citizens of said District in force Dec. 31 of previous year..	483	\$981,702.00
Policies on the lives of citizens of said District issued during the year.....	94	214,747.00
Total.....	577	1,196,449.00
Deduct ceased to be in force during the year.....	57	124,447.00
Policies in force Dec. 31, 1910.....	520	1,072,002.00
Losses and claims incurred during the year.....	4	9,000.00
Losses and claims settled during the year, in cash.....	4	9,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or expenses.....		39,724.53

JOHN HANCOCK MUTUAL LIFE INSURANCE CO., BOSTON, MASS.

[Incorporated, 1862; commenced business, 1862. Roland O. Lamb, president; Walter L. Crocker, secretary. Home office, 178 Devonshire Street, Boston, Mass.]

I. CAPITAL STOCK.

Amount of ledger assets (as per balance) Dec. 31 of previous year \$62,546,779.59

II. INCOME.

First year's premiums on original policies, without deduction for commissions or other expenses.....	\$1,187,753.17
Surrender values applied to pay first year's premiums.....	636.39
Total first year's premiums on original policies.....	1,188,389.56
Dividends applied to purchase paid-up additions and annuities.....	108,885.40
Surrender values applied to purchase paid-up insurance and annuities.....	120,874.84
Consideration for supplementary contracts involving life contingencies.....	2,000.00
Total new premiums.....	1,420,149.80

Renewal premiums, without deductions for commissions or other expenses,	
less \$30,411.59 for reinsurance on renewals.....	\$17,789,643.12
Dividends applied to pay renewal premiums.....	1,533,709.75
Surrender values applied to pay renewal premiums.....	591.34
Total renewal premiums.....	\$19,323,944.21
Total premium income.....	20,744,094.01
Consideration for supplementary contracts not involving life contingencies.....	48,268.00
Dividends left with the company to accumulate at interest.....	21,543.90
Gross interest on mortgage loans.....	1,168,964.72
Gross interest on bonds and dividends on stocks, less \$20,964.87 accrued interest on bonds acquired during 1910.....	1,354,725.45
Gross interest on premium notes, policy loans or liens.....	217,446.17
Gross interest on deposits in trust companies and banks.....	25,345.91
Gross interest on other debts due the company.....	4,460.29
Gross discount on claims paid in advance.....	879.78
Gross rent from company's property, including \$111,827.10 for company's occupancy of its own buildings.....	315,234.63
Total gross interest and rents.....	3,087,056.95
From other sources—miscellaneous.....	75.00
From agents' balances previously charged off.....	2,467.10
Gross profit on sale or maturity of ledger assets—bonds.....	3,236.76
Gross increase, by adjustment, in book value of ledger assets—bonds.....	18,481.39
Total income.....	23,925,223.11
Sum of both amounts.....	86,472,002.70

III. DISBURSEMENTS.

For death claims (less \$15,000 reinsurance), \$6,168,992.03; additions, \$9,184.31.....	\$6,178,176.34
For matured endowments, \$164,858; additions, \$3,924.15.....	168,782.15
Net amount paid for losses and matured endowments.....	\$6,346,958.49
Premium notes and liens voided by lapse, less \$4,992.46 restorations.....	10,812.41
Surrender values paid in cash, or applied in liquidation of loans or notes.....	1,103,354.76
Surrender values applied to pay new premium, \$636.39; to pay renewal premiums, \$591.34.....	1,227.73
Surrender values applied to purchase paid-up insurance and annuities.....	120,874.84
Dividends paid to policy holders in cash, or applied in liquidation of loans or notes.....	106,855.08
Dividends applied to pay renewal premiums.....	1,533,709.75
Dividends applied to purchase paid-up additions and annuities.....	108,885.40
Dividends left with the company to accumulate at interest.....	21,543.90
Total paid policy holders.....	9,354,222.36
Expense of investigation and settlement of policy claims, including \$3,046.79 for legal expense.....	43,155.82
Paid for claims on supplementary contracts not involving life contingencies.....	34,940.04
Dividends held on deposit surrendered during the year, with interest thereon.....	4,006.89
Commission to agents (less commission on reinsurance): First year's premiums, \$498,258.67; renewal premiums, \$562,460.02; weekly premiums (renewal), \$2,369,737.14.....	3,430,455.83
Commuted renewal commissions.....	4,589.68
Salaries and allowances for agencies, including managers, agents, and clerks.....	995,386.78
Agency supervision, traveling, and all other agency expenses.....	98,314.43
Medical examiners' fees, \$273,372; inspection of risks, \$63,741.89.....	337,113.89
Salaries and all other compensation of officers, directors, trustees, and home-office employees.....	622,150.90
Rent, including \$111,827.10 for company's occupancy of its own buildings, less \$804.96, received under sublease.....	220,829.25
Advertising, \$65,795.72; printing and stationery, \$106,693.04; postage, telegraph, telephone, and express, \$85,649.44; exchange, \$897.09.....	259,035.29
Legal expense.....	6,317.35
Furniture, fixtures, and safes.....	43,132.03
Repairs and expenses (other than taxes) on real estate.....	92,735.78
Taxes on real estate.....	75,417.04
State taxes on premiums.....	185,792.17
Insurance department licenses and fees.....	16,115.04
All other licenses, fees, and taxes:	
Federal tax.....	\$13,313.79
Tax on personal property.....	328.61
City licenses and sundries.....	693.08
Tax on revenue.....	43,484.37
Other disbursements:	
Statutory advertising.....	430.42
Incidental expenses.....	29,802.44
Repairs and alterations.....	5,671.36
Investment expenses.....	44,202.28
Miscellaneous.....	5,030.39
Agents' balance charged off.....	85,136.89
Gross loss on sale or maturity of ledger assets—bonds.....	2,728.99
Gross decrease, by adjustment, in book value of ledger assets—bonds.....	670.18
Total disbursements.....	24,154.29
Balance.....	15,994,220.77
	70,477,781.93

IV. LEDGER ASSETS.

Book value real estate.....	\$4,532,753.03
Mortgage loans on real estate, first liens.....	24,671,020.66
Loans made to policy holders on this company's policies, assigned as collateral.....	4,593,185.70
Premium notes or liens on policies in force.....	295,778.49
Book value bonds, excluding interest, \$34,697,596.66; stocks, \$1.....	34,697,597.66
Deposited in trust companies and banks on interest.....	1,634,393.98
Cash in company's office, \$3,544.25; deposited in trust companies and bank (not on interest), \$25,891.41.....	29,435.66
Bills receivable, \$247.74; agents' balances, \$14,869.01.....	15,116.75
Furniture and fixtures.....	8,500.00
Total ledger assets.....	\$70,477,781.93

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	469,719.73
Interest due and accrued on bonds.....	471,057.53
Interest due and accrued on premium notes, policy loans, or liens.....	79,138.81
Interest due and accrued on other, assets.....	1,142.21
Rents due and accrued on company's property or lease.....	17,313.68
Total interest and rents due and accrued.....	1,038,371.96

	Weekly pre- miums.	New business.	Renewals.	
Gross premiums, due and unreported on policies in force Dec. 31, 1910.....	\$150,583.54	\$124,683.18	\$587,876.93	
Gross deferred premiums on policies in force Dec. 31, 1910.....		222,492.56	1,055,217.05	
Total.....	150,583.54	347,175.74	1,643,093.98	
Deduct loading.....	75,291.77	83,322.18	394,342.55	
Net amount of uncollected and deferred premiums.....	75,291.77	263,853.56	1,248,751.43	1,587,896.76
Gross assets.....				73,104,050.65

DEDUCT ASSETS NOT ADMITTED.

Supplies, stationery, printed matter, furniture fixtures, and safe.....	8,500.00
Agents' debit balances.....	24,872.56
Bills receivable.....	247.74
Book value of ledger assets over market value, bonds and stock.....	412,815.87
Balance held by suspended banks.....	1,355.52
Total.....	447,791.69
Total admitted assets.....	72,656,258.96

V. LIABILITIES.

Net present value of all the outstanding policies in force on Dec. 31, 1910, as computed by the Massachusetts Insurance Department.....	\$61,413,847.00
Deduct net value of risks of this company reinsured in other solvent companies.....	137,679.00
Net reserve.....	61,276,168.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies.....	215,841.00
Liability on policies canceled and not included in "net reserve" upon which a surrender value may be demanded.....	327,841.00
Claims for death losses due and unpaid.....	\$9,629.00
Claims for death losses in process of adjustment, or adjusted and not due.....	17,360.00
Claims for death losses which have been reported and no proofs received.....	143,423.25
Claims for matured endowments due and unpaid.....	356.00
Claims for death losses and other policy claims resisted by the company.....	24,443.44
Total policy claims.....	195,211.69
Dividends left with the company to accumulate at interest and accrued interest thereon....	34,638.50
Premiums paid in advance, including surrender values so applied.....	254,129.34
Unearned interest and rent paid in advance.....	210.20
Commissions to agents, due or accrued.....	65,071.88
Salaries, rents, office expenses, bills and accounts, due or accrued.....	29,793.80
Medical examiners' and legal fees due or accrued.....	3,427.50
State, county, and municipal taxes due or accrued.....	268,648.50
Dividends or other profits due policy holders, including those contingent on payment of outstanding and deferred premiums.....	98,699.95
Dividends declared on or apportioned to annual dividend policies payable to policy holders during 1911, whether contingent upon the payment of renewal premiums or otherwise.....	1,967,484.95
Dividends declared on or apportioned to deferred dividend policies payable to policy holders during 1911.....	86,319.25
Amounts set apart, apportioned, provisionally ascertained, calculated, declared or held awaiting apportionment upon deferred dividend policies.....	240,038.05
Reserve or surplus funds not otherwise included in liabilities:	
Special contingent-policy reserve.....	\$264,041.00
Additional reserve required by New York standard for valuation.....	612,898.00
	876,939.00
Unassigned funds (surplus).....	6,715,796.35
Total liabilities.....	72,656,258.96

EXHIBITS OF POLICIES.

	Ordinary.		Industrial.	
	Number.	Amount.	Number.	Amount.
Policies and additions in force Dec. 31, 1909:				
Whole life policies.....	106,903	\$171,432,692.00	1,812,867	\$291,362,399.00
Endowment policies.....	24,247	31,741,930.00	21,156	10,017,715.00
Term and other policies, including return premium additions.....	5,890	20,068,983.00	669	167,250.00
Additions to policies by dividends.....		1,154,956.00		
New policies written during the year:				
Whole life policies.....	21,715	34,133,564.00	367,847	58,106,250.00
Endowment policies.....	3,760	4,654,300.00		3,358,700.00
Term and other policies, including return premium additions.....	1,331	6,215,500.00		
Old policies revived:				
Whole life policies.....	726	880,640.00	38,791	6,157,930.00
Endowment policies.....	92	100,000.00	173	205,766.00
Term and other policies, including return premium additions.....	30	107,500.00		
Old policies changed and increased:				
Whole life policies.....	106	994,677.00		
Endowment policies.....	8	189,908.00		
Term and other policies, including return premium additions.....	22	78,880.00		
Additions to policies by dividends.....		227,121.00		
Total.....	164,830	271,980,651.00	2,241,503	370,376,010.00
Deduct policies decreased and ceased to be in force.....	13,443	24,152,499.00	300,397	47,365,392.00
Total policies and additions in force end of year.....	151,387	247,828,152.00	1,941,106	323,010,618.00
Policies reinsured.....	43	618,966.00		
Policies ceased to be in force during the year:				
By death.....	1,087	1,997,558.00	27,670	4,269,856.00
By maturity.....	94	165,780.00	20	2,334.00
By expiry.....	23	56,075.00	159	39,750.00
By surrender.....	2,443	3,037,919.00	25,369	5,080,084.00
By lapse.....	6,942	10,142,250.00	247,179	37,973,368.00
By change and decrease.....	121	3,792,517.00		
Not taken.....	2,733	4,960,400.00		
Total terminated.....	13,443	24,152,499.00	300,397	47,365,392.00

BUSINESS IN DISTRICT OF COLUMBIA DURING THE YEAR.

	Number.	Amount.
Policies on the lives of citizens of said District in force Dec. 31 of previous year....	814	\$2,339,302.00
Policies on the lives of citizens of said District issued during the year.....	89	328,908.00
Total.....	903	2,668,210.00
Deduct ceased to be in force during the year.....	62	223,532.00
Policies in force Dec. 31, 1910.....	841	2,444,678.00
Losses and claims unpaid December 31 of previous year.....	1	1,049.00
Losses and claims incurred during the year.....	4	14,000.00
Total.....	5	15,049.00
Losses and claims settled during the year, in cash.....	5	15,049.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or expenses.....		77,918.28

MASSACHUSETTS MUTUAL INSURANCE CO., SPRINGFIELD, MASS.

[Incorporated, 1851; commenced business, 1851. William W. McClench, president; Wheeler H. Hall, secretary. Home office, 500 Main Street, Springfield, Mass.]

I. CAPITAL STOCK.

Amount of ledger assets (as per balance) Dec. 31 of previous year..... \$53,497,163.19

II. INCOME.

First year's premiums on original policies, without deduction for commissions or other expenses..... \$1,049,960.04
 Dividends applied to purchase paid-up additions and annuities..... 92,007.41

Total new premiums..... 1,141,967.45

Renewal premiums, without deduction for commissions or other expenses, less \$121,756.64 for reinsurance on renewals.....	\$6,719,036.14
Dividends applied to pay renewal premiums.....	1,086,784.35
Total renewal premiums.....	\$7,805,820.49
Total premium income.....	8,947,787.94
Consideration for supplementary contracts not involving life contingencies.....	160,014.09
Dividends left with the company to accumulate at interest.....	167,899.30
Gross interest on mortgage loans.....	925,620.64
Gross interest on bonds and dividends on stocks, less \$13,973.60 accrued interest on bonds acquired during 1910.....	1,105,179.07
Gross interest on premium notes, policy loans, or lien.....	480,588.00
Gross interest on deposits in trust companies and banks.....	13,554.85
Gross interest on other debts due the company.....	2,537.29
Gross discount on claims paid in advance.....	437.88
Gross rent from company's property, including \$40,000 for company's occu- pancy of its own buildings.....	67,101.51
Total gross interest and rents.....	2,595,019.24
From other sources:	
Commission on mortgage loans in excess of loan agency expenses.....	4,103.35
Fourth and fifth dividends on Mount Hope Cemetery stock.....	1,000.00
Protest fees.....	3.68
	5,107.03
From agents' balances previously charged off.....	286.97
Gross profit on sale or maturity of ledger assets:	
Real estate.....	25,761.92
Bonds.....	1,702.25
	27,464.17
Gross increase, by adjustment, in book value of ledger assets—bonds.....	10,180.67
Total income.....	11,913,759.41
Sum of both amounts.....	65,410,922.60

III. DISBURSEMENTS.

For death claims (less \$54,809 reinsurance), \$2,476,898.64 addi- tions, \$39,705.....	\$2,516,603.64
For matured endowments, \$288,301; additions, \$7,533.....	295,834.00
Net amount paid for losses and matured endowments.....	\$2,812,437.64
Premium notes and liens voided by lapse, less \$18,951.64 restorations.....	51,402.15
Surrender values paid in cash, or applied in liquidation of loans of notes..	942,332.81
Dividends paid to policy holders in cash, or applied in liquidation of loans or notes.....	190,613.18
Dividends applied to pay renewal premium.....	1,086,784.35
Dividends applied to purchase paid-up additions and annuities.....	92,007.41
Dividends left with the company to accumulate at interest.....	167,899.30
Total paid policy holders.....	5,343,476.84
Expense of investigation and settlement of policy claims, including \$50 for legal expense.....	125.00
Paid for claims on supplementary contracts not involving life contingencies..	58,003.60
Dividends held on deposit surrendered during the year with interest thereon.	57,314.43
Commissions to agents (less commission on reinsurance: first year's premiums, \$422,442.24; renewal premiums, \$447,554.30.....	869,996.54
Salaries and allowances for agencies, including managers, agents, and clerks.	16,090.00
Agency supervision, traveling and all other agency expenses.....	5,211.35
Branch office expenses, including salaries of managers and clerks.....	93,325.94
Medical examiners' fees, \$69,798.84; inspection of risks, \$9,915.04.....	79,713.88
Salaries and all other compensation of officers, directors, trustees, and home office employees.....	218,603.17
Rent, including \$40,000 for company's occupancy of its own buildings, less \$205.72 received under sublease.....	90,243.90
Advertising, \$12,507.73; printing and stationery, \$48,786.48; postage, telegraph, telephone, and express, \$34,159.84; exchange, \$239.57.....	95,693.62
Legal expense.....	687.68
Furniture, fixtures, and safes.....	10,984.33
Repairs and expenses (other than taxes) on real estate.....	24,005.01
Taxes on real estate.....	16,177.39
State taxes on premiums.....	100,573.42
Insurance department licenses and fees.....	12,306.56
All other licenses, fees, and taxes:	
City licenses, \$2,962.08; city premium taxes, \$162.04.....	\$3,124.12
City personal tax, \$198.55; excise tax, \$42,666.94.....	42,865.49
U. S. corporation tax.....	10,721.24
	56,710.85
Other disbursements:	
Miscellaneous.....	347.92
Home office and agency traveling.....	9,467.83
Surety bonds and publications.....	6,338.79
Heat, light, and repairs.....	1,445.63
Shipping supplies and janitor service.....	2,470.21
Miscellaneous.....	6,225.28
Commissions on bonds and real estate purchased and sold...	2,610.00
Protest fees.....	11.89
Taxes and expenses in connection with mortgage loans.....	561.64
	29,479.19

EXHIBITS OF POLICIES.

	Ordinary.		Industrial.	
	Number.	Amount.	Number.	Amount.
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Term and other policies, including return premium additions.....	5,890	20,068,983.00	669	167,250.00
Additions to policies by dividends.....		1,154,956.00		
New policies written during the year:				
Whole life policies.....	21,715	34,133,564.00	367,847	58,106,250.00
Endowment policies.....	3,760	4,654,300.00		3,358,700.00
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Term and other policies, including return premium additions.....	22	78,880.00		
Additions to policies by dividends.....		227,121.00		
Total.....	164,830	271,980,651.00	2,241,503	370,376,010.00
Deduct policies decreased and ceased to be in force.....	13,443	24,152,499.00	300,397	47,365,392.00
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Policies reinsured.....	43	618,966.00		
Policies ceased to be in force during the year:				
By death.....	1,087	1,997,558.00	27,670	4,269,856.00
By maturity.....	94	165,780.00	20	2,334.00
By expiry.....	23	56,075.00	159	39,750.00
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By lapse.....	6,942	10,142,250.00	247,179	37,973,368.00
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Not taken.....	2,733	4,960,400.00		
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Total.....	903	2,668,210.00
Deduct ceased to be in force during the year.....	62	223,532.00
Policies in force Dec. 31, 1910.....	841	2,444,678.00
Losses and claims unpaid December 31 of previous year.....	1	1,049.00
Losses and claims incurred during the year.....	4	14,000.00
Total.....	5	15,049.00
Losses and claims settled during the year, in cash.....	5	15,049.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or expenses.....		77,918.28

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I. CAPITAL STOCK.

Amount of ledger assets (as per balance) Dec. 31 of previous year..... \$53,497,163.19

II. INCOME.

First year's premiums on original policies, without deduction for commissions or other expenses..... \$1,049,960.04
 Dividends applied to purchase paid-up additions and annuities..... 92,007.41

Total new premiums..... 1,141,967.45

Renewal premiums, without deduction for commissions or other expenses, less \$121,756.64 for reinsurance on renewals.....	\$6,719,036.14	
Dividends applied to pay renewal premiums.....	1,086,784.35	
Total renewal premiums.....		\$7,805,820.49
Total premium income.....		8,947,787.94
Consideration for supplementary contracts not involving life contingencies.....		160,014.09
Dividends left with the company to accumulate at interest.....		167,899.30
Gross interest on mortgage loans.....	925,620.64	
Gross interest on bonds and dividends on stocks, less \$13,973.60 accrued interest on bonds acquired during 1910.....	1,105,179.07	
Gross interest on premium notes, policy loans, or lien.....	480,588.00	
Gross interest on deposits in trust companies and banks.....	13,554.85	
Gross interest on other debts due the company.....	2,537.29	
Gross discount on claims paid in advance.....	437.88	
Gross rent from company's property, including \$40,000 for company's occu- pancy of its own buildings.....	67,101.51	
Total gross interest and rents.....		2,595,019.24
From other sources:		
Commission on mortgage loans in excess of loan agency expenses.....	4,103.35	
Fourth and fifth dividends on Mount Hope Cemetery stock.....	1,000.00	
Protest fees.....	3.68	
		5,107.03
From agents' balances previously charged off.....		286.97
Gross profit on sale or maturity of ledger assets:		
Real estate.....	25,761.92	
Bonds.....	1,702.25	
		27,464.17
Gross increase, by adjustment, in book value of ledger assets—bonds.....		10,180.67
Total income.....		11,913,759.41
Sum of both amounts.....		65,410,922.60

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For matured endowments, \$288,301; additions, \$7,533.....	295,834.00	
Net amount paid for losses and matured endowments.....	\$2,812,437.64	
Premium notes and liens voided by lapse, less \$18,951.64 restorations.....	51,402.15	
Surrender values paid in cash, or applied in liquidation of loans of notes..	942,332.81	
Dividends paid to policy holders in cash, or applied in liquidation of loans or notes.....	190,613.18	
Dividends applied to pay renewal premium.....	1,086,784.35	
Dividends applied to purchase paid-up additions and annuities.....	92,007.41	
Dividends left with the company to accumulate at interest.....	167,899.30	
Total paid policy holders.....	5,343,476.84	
Expense of investigation and settlement of policy claims, including \$50 for legal expense.....	125.00	
Paid for claims on supplementary contracts not involving life contingencies..	58,003.60	
Dividends held on deposit surrendered during the year with interest thereon..	57,314.43	
Commissions to agents (less commission on reinsurance: first year's premiums, \$422,442.24; renewal premiums, \$447,554.30).....	869,996.54	
Salaries and allowances for agencies, including managers, agents, and clerks..	16,090.00	
Agency supervision, traveling and all other agency expenses.....	5,211.35	
Branch office expenses, including salaries of managers and clerks.....	93,325.94	
Medical examiners' fees, \$69,798.84; inspection of risks, \$9,915.04.....	79,713.88	
Salaries and all other compensation of officers, directors, trustees, and home office employees.....	218,603.17	
Rent, including \$40,000 for company's occupancy of its own buildings, less \$205.72 received under sublease.....	90,243.90	
Advertising, \$12,507.73; printing and stationery, \$48,786.48; postage, telegraph, telephone, and express, \$34,159.84; exchange, \$239.57.....	95,693.62	
Legal expense.....	687.68	
Furniture, fixtures, and safes.....	10,984.33	
Repairs and expenses (other than taxes) on real estate.....	24,005.01	
Taxes on real estate.....	16,177.39	
State taxes on premiums.....	100,573.42	
Insurance department licenses and fees.....	12,306.56	
All other licenses, fees, and taxes:		
City licenses, \$2,962.08; city premium taxes, \$162.04.....	\$3,124.12	
City personal tax, \$198.55; excise tax, \$42,666.94.....	42,865.49	
U. S. corporation tax.....	10,721.24	
		56,710.85
Other disbursements:		
Miscellaneous.....	347.92	
Home office and agency traveling.....	9,467.83	
Surety bonds and publications.....	6,338.79	
Heat, light, and repairs.....	1,445.63	
Shipping supplies and janitor service.....	2,470.21	
Miscellaneous.....	6,225.28	
Commissions on bonds and real estate purchased and sold....	2,610.00	
Protest fees.....	11.89	
Taxes and expenses in connection with mortgage loans.....	561.64	
		29,479.19

Gross loss on sale or maturity of ledger assets—bonds.....	\$16.59
Gross decrease, by adjustment, in book value of ledger assets:	
Real estate.....	\$71,806.17
Bonds.....	36,010.18
	<u>107,816.35</u>
Total disbursements.....	\$7,286,555.64
Balance.....	<u>58,124,366.96</u>

IV. LEDGER ASSETS.

Book value real estate.....	\$1,092,491.75
Mortgage loans on real estate, first liens.....	21,077,162.00
Loans made to policy holders on this company's policies, assigned as collateral.	7,650,368.69
Premium notes or liens on policies in force.....	869,754.07
Book value bonds, excluding interest, \$26,034,932.12; stocks, \$515,912.05....	26,550,844.17
Deposited in trust companies and banks on interest.....	824,020.83
Cash in company's office, \$2,733.69; deposited in trust companies and bank (not on interest), \$56,991.76.....	<u>59,725.45</u>
Total ledger assets.....	<u>\$58,124,366.96</u>

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	322,041.99
Interest due and accrued on bonds.....	394,353.79
Interest due and accrued on premium notes, policy loans, or liens.....	150,327.30
Interest due and accrued on other assets.....	<u>255.23</u>
Total interest and rents due and accrued.....	866,978.31
Market value of real estate over book value.....	508.25
Market value of stocks over book value.....	26,159.45
Due from other companies from losses or claims on policies of this company reinsured....	<u>31,000.00</u>
Gross premiums, due and unreported on policies in force Dec. 31, 1910.....	New business. \$92,203.14
	Renewals. \$421,736.44
Gross deferred premiums on policies in force Dec. 31, 1910.....	123,500.41
	836,666.78
Total.....	<u>215,703.55</u>
Deduct loading.....	<u>53,063.08</u>
	1,258,403.22
	<u>309,567.19</u>
Net amount of uncollected and deferred premiums.....	162,640.47
	948,836.03
	<u>1,111,476.50</u>
Gross assets.....	<u>60,160,489.47</u>

DEDUCT ASSETS NOT ADMITTED.

Book value of ledger assets over marked value—bonds.....	458,844.12
Total admitted assets.....	<u>59,701,645.35</u>

V. LIABILITIES.

Net present value of all the outstanding policies in force on Dec. 31, 1910, as computed by the company.....	\$53,268,939.00
Deduct net value of risks of this company reinsured in other solvent companies.....	<u>741,780.00</u>
Net reserve.....	\$52,527,159.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies, computed by the company.....	451,814.23
Claims for death losses in process of adjustment, or adjusted and, not due.....	\$5,974.00
Claims for death losses which have been reported and no proofs received.....	225,369.00
Claims for matured endowments due and unpaid.....	<u>1,769.00</u>
Total policy claims.....	233,112.00
Dividends left with the company to accumulate at interest, and accrued interest thereon..	818,292.62
Premiums paid in advance, including surrender values so applied.....	39,603.22
Unearned interest and rent paid in advance.....	562.76
Commissions to agents, due or accrued.....	827.52
Salaries, rents, office expenses, bills and accounts due or accrued.....	3,915.75
Medical examiners' and legal fees due or accrued.....	17,892.30
State, county, and municipal taxes due or accrued.....	157,178.17
Dividends or other profits due policy holders, including those contingent on payment of outstanding and deferred premiums.....	79,938.63
Dividends declared on or apportioned to annual dividend policies payable to policy holders during 1911, whether contingent upon the payment of renewal premiums or otherwise....	746,430.18
Reserve or surplus funds not otherwise included in liabilities:	
Dividends conditionally apportioned to 20-year term policies issued in 1906.....	4,659.69
Unassigned funds (surplus).....	<u>4,620,259.08</u>
Total liabilities.....	<u>59,701,645.35</u>

EXHIBITS OF POLICIES.

	Number.	Amount.
Policies and additions in force Dec. 31, 1909:		
Whole life policies.....	90,982	\$205,173,891.00
Endowment policies.....	12,522	21,253,241.00
Term and other policies, including return premium additions.....	5,528	17,331,950.00
Additions to policies by dividends.....		1,561,909.00
New policies written during the year:		
Whole life policies.....	10,828	27,074,821.00
Endowment policies.....	2,051	3,593,982.00
Term and other policies, including return premium additions.....	1,784	6,591,462.00
Old policies revived:		
Whole life policies.....	41	67,776.00
Endowment policies.....	11	18,330.00
Terms and other policies, including return premium additions.....	9	18,500.00
Additions to policies by dividends.....		1,004.00
Old policies changed and increased:		
Whole life policies.....		100,157.00
Endowment policies.....		15,166.00
Term and other policies, including return premium additions.....		5,845.00
Additions to policies by dividends.....		166,183.00
Total.....	123,756	282,974,217.00
Deduct policies decreased and ceased to be in force.....	6,642	17,371,919.00
Total policies and additions in force end of year.....	117,114	265,602,298.00
Policies reinsured.....	233	2,557,498.00
Policies ceased to be in force during the year:		
By death.....	1,014	2,636,023.00
By maturity.....	140	296,867.00
By expiry.....	12	20,315.00
By surrender.....	1,582	4,368,720.00
By lapse.....	2,251	4,802,185.00
By change and decrease.....		969,689.00
Not taken.....	1,643	4,278,120.00
Total terminated.....	6,642	17,371,919.00

BUSINESS IN DISTRICT OF COLUMBIA DURING THE YEAR.

	Number.	Amount.
Policies on the lives of citizens of said District in force Dec. 31 of previous year..	512	\$1,302,836.00
Policies on the lives of citizens of said District issued during the year.....	121	333,993.00
Total.....	633	1,636,829.00
Deduct ceased to be in force during the year.....	37	110,332.00
Policies in force Dec. 31, 1910.....	596	1,526,497.00
Losses and claims unpaid Dec. 31 of previous year.....	3	11,000.00
Losses and claims incurred during the year.....	6	10,397.00
Total.....	9	21,397.00
Losses and claims settled during the year, in cash, by compromise.....	9	21,397.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or expenses.....		57,663.34

MUTUAL BENEFIT INSURANCE CO., NEWARK, N. J.

[Incorporated, 1845; commenced business, 1845. Frederick Frelinghuysen, president, J. William Johnson, secretary. Home office, 750 Broad Street, Newark, N. J.]

I. CAPITAL STOCK.

Amount of ledger assets (as per balance) Dec. 31 of previous year.....\$125,086,266.36

II. INCOME.

First year's premiums on original policies, without deduction for commissions or other expenses.....\$2,535,938.86

Surrender values applied to pay first year's premiums.....4,420.43

Total first year's premiums on original policies.....2,540,359.29

Dividends applied to purchase paid-up additions and annuities.....416,970.36

Surrender values applied to purchase paid-up insurance and annuities.....5,206.88

Consideration for original annuities involving life contingencies.....45,829.16

Total new premiums.....3,008,365.69

Renewal premiums, without deduction for commissions or other expenses, less.....	\$14,270,488.79	
Dividends applied to pay renewal premiums.....	2,077,907.88	
Dividends applied to shorten the endowment or premium-paying period.....	313,601.58	
Surrender values applied to pay renewal premiums.....	12,820.73	
Renewal premiums for deferred annuities.....	11,708.58	
Total renewal premiums.....		\$16,686,527.56
Total premium income.....		19,694,893.25
Consideration for supplementary contracts not involving life contingencies.....		420,328.76
Gross interest on mortgage loans.....	3,010,776.68	
Gross interest on collateral loans.....	78,460.89	
Gross interest on bonds and dividends on stocks, less \$13,435.77, accrued interest on bonds acquired during 1910.....	1,567,395.29	
Gross interest on premium notes, policy loans, or liens.....	1,304,708.47	
Gross interest on deposits in trust companies and banks.....	24,598.11	
Agents accounts.....	1,181.53	
Gross discount on claims paid in advance.....	609.85	
Gross rent from company's property.....	105,184.98	
Total gross interest and rents.....		6,092,915.80
Gross profit on sale or maturity of ledger assets:		
Real estate.....	4,661.87	
Bonds.....	1,100.00	
		5,761.87
Gross increase, by adjustment, in book value of ledger assets—bonds.....		10,562.50
Total income.....		26,224,462.18
Sum of both amounts.....		151,310,728.54

III. DISBURSEMENTS.

For death claims, \$6,311,377.98; additions, \$126,354.17.....	\$6,437,732.15	
For matured endowments, \$1,571,353.86; additions, \$124,116.99.....	1,695,470.85	
Net amount paid for losses and matured endowments.....	\$8,133,203.00	
For annuities involving life contingencies.....	167,348.98	
Premium notes and liens voided by lapse.....	1,215.06	
Surrender values paid in cash, or applied in liquidation of loans or notes.....	2,696,877.11	
Surrender values applied to pay new premium, \$4,420.43; to pay renewal premiums, \$12,820.73.....	17,241.16	
Surrender values applied to purchase paid-up insurance and annuities.....	5,206.88	
Dividends paid to policy holders in cash, or applied in liquidation of loans or notes.....	453,606.54	
Dividends applied to pay renewal premium.....	2,077,907.88	
Dividends applied to shorten the endowment or premium-paying period.....	313,601.58	
Dividends applied to purchase paid-up additions and annuities.....	416,970.36	
Total paid policy holders.....		14,283,178.55
Expense of investigation and settlement of policy claims, including \$1,892.68 for legal expense.....	2,012.43	
Paid for claims on supplementary contracts not involving life contingencies.....	173,912.19	
Commissions to agents (less commission on reinsurance): First year's premiums, \$1,026,727.69; renewal premiums, \$1,072,377.01; annuities (original) \$2,143.63; (renewal), \$256.72.....	2,101,505.05	
Commuted renewal commissions.....	8,575.78	
Salaries and allowances for agencies, including managers, agents, and clerks.....	336.91	
Agency supervision, traveling, and all other agency expenses.....	61,378.28	
Agency expenses, including salaries of managers and clerks.....	20,446.59	
Medical examiners' fees, \$141,144; inspection of risks, \$2,637.65.....	143,781.65	
Salaries and all other compensation of officers, directors, trustees, and home-office employees.....	432,070.79	
Rent.....	59,447.05	
Advertising, \$26,848.47; printing and stationery, \$20,081.75; postage, telegraph, telephone, and express, \$49,857.01; exchange, \$3,829.11.....	100,616.34	
Legal expense.....	48,719.29	
Furniture, fixtures, and safes.....	1,379.74	
Repairs and expenses (other than taxes) on real estate.....	25,713.18	
Taxes on real estate.....	50,442.32	
State taxes on premiums.....	200,848.18	
Insurance department licenses and fees.....	16,107.92	
All other licenses, fees, and taxes:		
State, county, and municipal taxes.....	\$231,015.46	
County and municipal licenses.....	8,062.92	
Federal corporation tax.....	15,332.45	
Other disbursements:		254,410.83
Mortgage loan expenses.....	\$143,620.00	
Books and supplies.....	14,748.41	
Heat and light.....	11,592.39	
Restaurant.....	20,080.96	
Detective service.....	386.55	
Laundry and extra janitor service.....	1,867.45	
Home-office equipment.....	1,808.72	
Home-office repairs.....	1,564.67	
Electric supplies.....	2,244.94	
Special street lighting assessment.....	250.00	
Petty cash.....	934.71	
Miscellaneous office expenses.....	398.20	
		199,497.00

Gross loss on sale or maturity of ledger assets—real estate.....	\$5,183. 86	
Gross decrease, by adjustment, in book value of ledger assets:		
Real estate.....	\$106,907. 98	
Bonds.....	135,907. 49	
	<u>242,815. 47</u>	
Total disbursements.....		\$18,432,379. 40
Balance.....		<u>132,878,349. 14</u>

IV. LEDGER ASSETS.

Book value real estate.....	\$3,066,090. 71	
Mortgage loans on real estate, first liens.....	64,795,625. 00	
Loans secured by pledge of bonds, stocks, or other collateral.....	2,650,000. 00	
Loans made to policy holders on this company's policies, assigned as collateral.....	18,596,222. 12	
Premium notes or liens on policies in force, of which \$4,106.22 is for first-year premiums.....	5,662,061. 00	
Book value bonds, excluding interest.....	36,755,340. 71	
Deposited in trust companies and banks on interest.....	1,213,386. 67	
Cash in company's office, \$2,733.91; deposited in trust companies and bank (not on interest), \$114,843.57.....	117,577. 48	
Bills receivable.....	22,045. 45	
Total ledger assets.....		<u>132,878,349. 14</u>

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	1,541,502. 29	
Interest due and accrued on bonds.....	316,897. 14	
Interest due and accrued on premium notes, policy loans, or liens.....	729,050. 01	
Total interest due and accrued.....		2,587,449. 44
Market value of bonds and stocks over book value.....		<u>501,711. 69</u>

	New business.	Renewals.	
Gross premiums due and unreported on policies in force Dec. 31, 1910.....	\$218,665. 54	\$707,402. 34	
Gross deferred premiums on policies in force Dec. 31, 1910.....	219,111. 36	1,156,809. 53	
Total.....	437,776. 90	1,864,211. 87	
Deduct loading.....	87,555. 38	372,842. 37	
Net amount of uncollected and deferred premiums.....	350,221. 52	1,491,369. 50	1,841,591. 02
Gross assets.....			<u>137,809,101. 29</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	24,540. 30	
Total admitted assets.....		<u>137,784,560. 99</u>

V. LIABILITIES.

Net present value of all the outstanding policies in force Dec. 31, 1910, as computed by the New Jersey insurance department.....	123,576,550. 00	
Present value of amounts not yet due on supplementary contracts not involving life contingencies, computed by the company.....	1,577,935. 70	
Claims for death losses in process of adjustment, or adjusted and not due....	\$255,710. 80	
Claims for death losses, no proofs received, estimated.....	300,000. 00	
Claims for matured endowments due and unpaid.....	43,963. 00	
Claims for death losses and other policy claims resisted by the company.....	49,734. 90	
Total policy claims.....	649,408. 70	
Premiums paid in advance, including surrender values so applied.....	115,594. 82	
Unearned interest and rent paid in advance.....	1,525. 55	
Commissions to agents, due or accrued.....	3,292. 32	
Cost of collection on uncollected and deferred premiums in excess of the loading thereon.....	89,394. 04	
Salaries, rents, office expenses, bills and accounts due or accrued.....	50,000. 00	
Medical examiners' and legal fees due or accrued.....	41,469. 00	
State, county, and municipal taxes due or accrued.....	507,000. 00	
Dividends or other profits due policy holders, including those contingent on payment of outstanding and deferred premiums.....	531,357. 65	
Dividends declared on or apportioned to annual dividend policies payable to policy holders during 1911, whether contingent upon the payment of renewal premiums or otherwise...	3,115,619. 74	
Reserve or surplus funds not otherwise included in liabilities:		
Reserve for suspended mortality.....	\$1,982,914. 00	
Reserve for possible depreciation in real estate.....	129,735. 93	
	<u>2,112,649. 93</u>	
Unassigned funds (surplus).....		<u>5,412,763. 54</u>
Total liabilities.....		<u>137,784,560. 99</u>

EXHIBITS OF POLICIES.

	Number.	Amount.
Policies and additions in force Dec. 31, 1909:		
Whole life policies.....	172,168	\$405,099,257.00
Endowment policies.....	32,777	69,854,363.00
Term and other policies, including return premium additions.....	10,670	24,322,957.00
Additions to policies by dividends.....		7,948,399.00
New policies written during the year:		
Whole life policies.....	25,764	66,861,898.00
Endowment policies.....	2,779	5,784,266.00
Term and other policies, including return premium additions.....	1,528	5,278,694.00
Additions to policies by dividends.....		720,594.00
Old policies revived:		
Whole life policies.....	68	175,000.00
Endowment policies.....	5	9,000.00
Term and other policies, including return premium additions.....	4	10,000.00
Additions to policies by dividends.....		561.00
Old policies changed and increased:		
Whole life policies.....	34	119,623.00
Endowment policies.....		28,105.00
Term and other policies, including return premium additions.....	1	2,000.00
Additions to policies by dividends.....		3,572.00
Total.....	245,798	586,218,289.00
Deduct policies decreased and ceased to be in force.....	14,869	36,159,292.00
Total policies and additions in force end of the year.....	230,929	550,058,997.00
Policies ceased to be in force during the year:		
By death.....	2,343	6,569,008.00
By maturity.....	698	1,690,565.00
By expiry.....	3,789	7,092,604.00
By surrender.....	3,097	7,868,348.00
By lapse.....	1,920	3,726,588.00
By change and decrease.....		677,356.00
Not taken.....	3,022	8,534,823.00
Total terminated.....	14,869	36,159,292.00

BUSINESS IN DISTRICT OF COLUMBIA DURING THE YEAR.

	Number.	Amount.
Policies on the lives of citizens of said District in force Dec. 31 of previous year..	1,007	\$2,442,424.00
Policies on the lives of citizens of said District issued during the year.....	208	432,447.00
Total.....	1,215	2,874,871.00
Deduct ceased to be in force during the year.....	77	181,993.00
Policies in force Dec. 31, 1910.....	1,138	2,692,878.00
Losses and claims unpaid Dec. 31 of previous year.....	1	300.00
Losses and claims incurred during the year.....	20	19,920.00
Total.....	21	20,220.00
Losses and claims settled during the year.....	19	19,863.00
Losses and claims unpaid Dec. 31, 1910.....	2	357.00
Premiums collected or secured in cash and notes or credits, without any deduction for losses, dividends, commissions, or expenses.....		83,732.90

MUTUAL LIFE INSURANCE CO., NEW YORK, N. Y.

[Incorporated, 1842; commenced business, 1843. Chas. A. Peabody, president; Wm. J. Easton, secretary.
Home office, 34 Nassau Street, New York, N. Y.]

I. CAPITAL STOCK.

Amount of ledger assets (as per balance) Dec. 31 of previous year..... \$535,319,816.08

II. INCOME.

First year's premiums on original policies, without deduction for commissions or other expenses, less \$4,216.39 for first year's reinsurance..... \$4,077,400.34
Surrender values applied to pay first year's premiums..... 36,826.26
Total first year's premiums on original policies..... 4,114,226.60
Dividends applied to purchase paid-up additions and annuities..... 1,764,427.21
Consideration for original annuities involving life contingencies..... 509,135.74
Consideration for supplementary contracts involving life contingencies..... 1,194,016.55
Total new premiums..... 7,581,806.10

Renewal premiums, without deduction for commissions or other expenses, less \$110,165.88 for reinsurance on renewals.....	\$44,345,654.28	
Dividends applied to pay renewal premiums.....	1,578,119.73	
Surrender values applied to pay renewal premiums.....	304,001.14	
Renewal premiums for deferred annuities.....	15,231.68	
Total renewal premiums.....		\$46,243,006.83
Total premium income.....		53,824,812.93
Consideration for supplementary contracts not involving life contingencies.....		488,541.07
Dividends left with the company to accumulate at interest.....		49,256.09
Gross interest on mortgage loans.....	6,314,943.71	
Gross interest on bonds and dividends on stocks, less \$139,975.93 accrued interest on bonds acquired during 1910.....	13,921,969.76	
Gross interest on premium notes, policy loans or liens.....	3,479,698.83	
Gross interest on deposits in trust companies and banks.....	120,205.16	
Gross interest on other debts due the company.....	118,381.98	
Gross rent from company's property, including \$351,826.44 for company's occupancy of its own buildings.....	1,665,209.65	
Total gross interest and rents.....		25,620,409.09
From other sources:		
Deposits on account of pending insurance.....	86,959.08	
Collections or deposits received for accounts of others (not paid out).....	541,508.83	
		628,467.91
Policy fees.....	2,221.45	
Premium extension fees.....	57,043.39	
		59,264.84
From agents' balances previously charged off.....		13,823.48
Gross profit on sale or maturity of ledger assets:		
Real estate.....	22,919.29	
Bonds.....	105,117.65	
Stocks.....	2,874,360.99	
		3,002,397.93
Gross increase, by adjustment, in book value of ledger assets—bonds.....		294,268.55
Total income.....		83,981,241.89
Sum of both amounts.....		619,301,057.97

III. DISBURSEMENTS.

For death claims, \$21,729,035.58; additions, \$1,158,252.71.....	\$22,887,288.29
For matured endowments, \$7,548,034.28; additions, \$48,717.05.....	7,596,751.33
Net amount paid for losses and matured endowments.....	\$30,484,039.62
For annuities involving life contingencies.....	2,658,888.10
Surrender values paid in cash, or applied in liquidation of loans or notes.....	10,722,403.15
Surrender values applied to pay new premium, \$36,826.26; to pay renewal premiums, \$304,001.14.....	340,827.40
Dividends paid to policy holders in cash, or applied in liquidation of loans or notes.....	8,909,966.70
Dividends applied to pay renewal premium.....	1,578,119.73
Dividends applied to purchase paid-up additions and annuities.....	1,764,427.21
Dividends left with the company to accumulate at interest.....	49,256.09
Total paid policy holders.....	56,507,928.00
Expense of investigation and settlement of policy claims including \$37,645.56 for legal expense.....	51,727.52
Paid for claims on supplementary contracts not involving life contingencies.....	243,134.28
Dividends held on deposit surrendered during the year with interest thereon.....	3,613.19
Commissions to agents (less commission on reinsurance): First year's premiums, \$1,782,210.03; renewal premiums, \$892,845.88; annuities (original), \$22,142.83; (renewal), \$121.70.....	2,697,320.44
Salaries and allowances for agencies, including managers, agents and clerks.....	105,808.66
Agency supervision, traveling, and all other agency expenses.....	740,279.84
Branch office expenses, including salaries of managers and clerks.....	983,132.09
Medical examiners' fees, \$291,710.81; inspection of risks, \$47,115.06.....	338,825.87
Salaries and all other compensation of officers, directors, trustees and home-office employees.....	1,238,779.57
Rent, including \$351,826.44 for company's occupancy of its own buildings, less \$6,542.88 received under sublease.....	540,018.96
Advertising, \$54,286.18; printing and stationery, \$150,892.05; postage, telegraph, telephone, and express, \$218,659.01; exchange, \$34,262.02.....	458,099.26
Legal expense.....	32,128.23
Furniture, fixtures, and safes.....	50,435.57
Repairs and expenses (other than taxes) on real estate.....	404,859.03
Taxes on real estate.....	392,129.57
State taxes on premiums.....	640,492.29
Insurance department licenses and fees.....	31,021.39
All other licenses, fees, and taxes:	
Local tax on premiums.....	\$5,424.22
United States corporation tax.....	69,299.24
Personal property, school, levee, and publication taxes in the United States.....	2,279.61
Stock transfer tax.....	631.34
Foreign taxes other than on premiums.....	28,871.18
Foreign tax on investment.....	4,013.44
	110,519.03

EXHIBITS OF POLICIES.

	Number.	Amount.
Policies and additions in force Dec. 31, 1909:		
Whole life policies.....	172,168	\$405,099,257.00
Endowment policies.....	32,777	69,854,363.00
Term and other policies, including return premium additions.....	10,670	24,322,957.00
Additions to policies by dividends.....		7,948,399.00
New policies written during the year:		
Whole life policies.....	25,764	66,861,898.00
Endowment policies.....	2,779	5,784,266.00
Term and other policies, including return premium additions.....	1,528	5,278,694.00
Additions to policies by dividends.....		720,594.00
Old policies revived:		
Whole life policies.....	68	175,000.00
Endowment policies.....	5	9,000.00
Term and other policies, including return premium additions.....	4	10,000.00
Additions to policies by dividends.....		561.00
Old policies changed and increased:		
Whole life policies.....	34	119,623.00
Endowment policies.....		28,105.00
Term and other policies, including return premium additions.....	1	2,000.00
Additions to policies by dividends.....		3,572.00
Total.....	245,798	586,218,289.00
Deduct policies decreased and ceased to be in force.....	14,869	36,159,292.00
Total policies and additions in force end of the year.....	230,929	550,058,997.00
Policies ceased to be in force during the year:		
By death.....	2,343	6,569,008.00
By maturity.....	698	1,690,565.00
By expiry.....	3,789	7,092,604.00
By surrender.....	3,097	7,868,348.00
By lapse.....	1,920	3,726,588.00
By change and decrease.....		677,356.00
Not taken.....	3,022	8,534,823.00
Total terminated.....	14,869	36,159,292.00

BUSINESS IN DISTRICT OF COLUMBIA DURING THE YEAR.

	Number.	Amount.
Policies on the lives of citizens of said District in force Dec. 31 of previous year..	1,007	\$2,442,424.00
Policies on the lives of citizens of said District issued during the year.....	208	432,447.00
Total.....	1,215	2,874,871.00
Deduct ceased to be in force during the year.....	77	181,993.00
Policies in force Dec. 31, 1910.....	1,138	2,692,878.00
Losses and claims unpaid Dec. 31 of previous year.....	1	300.00
Losses and claims incurred during the year.....	20	19,920.00
Total.....	21	20,220.00
Losses and claims settled during the year.....	19	19,863.00
Losses and claims unpaid Dec. 31, 1910.....	2	357.00
Premiums collected or secured in cash and notes or credits, without any deduction for losses, dividends, commissions, or expenses.....		83,732.90

MUTUAL LIFE INSURANCE CO., NEW YORK, N. Y.

[Incorporated, 1842; commenced business, 1843. Chas. A. Peabody, president; Wm. J. Easton, secretary.
Home office, 34 Nassau Street, New York, N. Y.]

I. CAPITAL STOCK.

Amount of ledger assets (as per balance) Dec. 31 of previous year..... \$535,319,816.08

II. INCOME.

First year's premiums on original policies, without deduction for commissions or other expenses, less \$4,216.39 for first year's reinsurance..... \$4,077,400.34
Surrender values applied to pay first year's premiums..... 36,826.26
Total first year's premiums on original policies..... 4,114,226.60
Dividends applied to purchase paid-up additions and annuities..... 1,764,427.21
Consideration for original annuities involving life contingencies..... 509,135.74
Consideration for supplementary contracts involving life contingencies..... 1,194,016.55
Total new premiums..... 7,581,806.10

Renewal premiums, without deduction for commissions or other expenses, less \$110,165.88 for reinsurance on renewals.....	\$44,345,654.28	
Dividends applied to pay renewal premiums.....	1,578,119.73	
Surrender values applied to pay renewal premiums.....	304,001.14	
Renewal premiums for deferred annuities.....	15,231.68	
Total renewal premiums.....		\$46,243,006.83
Total premium income.....		53,824,812.93
Consideration for supplementary contracts not involving life contingencies.....		488,541.07
Dividends left with the company to accumulate at interest.....		49,256.09
Gross interest on mortgage loans.....	6,314,943.71	
Gross interest on bonds and dividends on stocks, less \$139,975.93 accrued interest on bonds acquired during 1910.....	13,921,969.76	
Gross interest on premium notes, policy loans or liens.....	3,479,698.83	
Gross interest on deposits in trust companies and banks.....	120,205.16	
Gross interest on other debts due the company.....	118,381.98	
Gross rent from company's property, including \$351,826.44 for company's occupancy of its own buildings.....	1,665,209.65	
Total gross interest and rents.....		25,620,409.09
From other sources:		
Deposits on account of pending insurance.....	86,959.08	
Collections or deposits received for accounts of others (not paid out).....	541,508.83	
		628,467.91
Policy fees.....	2,221.45	
Premium extension fees.....	57,043.39	
		59,264.84
From agents' balances previously charged off.....		13,823.48
Gross profit on sale or maturity of ledger assets:		
Real estate.....	22,919.29	
Bonds.....	105,117.65	
Stocks.....	2,874,360.99	
		3,002,397.93
Gross increase, by adjustment, in book value of ledger assets—bonds.....		294,268.55
Total income.....		83,981,241.89
Sum of both amounts.....		619,301,057.97

III. DISBURSEMENTS.

For death claims, \$21,729,035.58; additions, \$1,158,252.71.....	\$22,887,288.29
For matured endowments, \$7,548,034.28; additions, \$48,717.05.....	7,596,751.33
Net amount paid for losses and matured endowments.....	\$30,484,039.62
For annuities involving life contingencies.....	2,658,888.10
Surrender values paid in cash, or applied in liquidation of loans or notes.....	10,722,403.15
Surrender values applied to pay new premium, \$36,826.26; to pay renewal premiums, \$304,001.14.....	340,827.40
Dividends paid to policy holders in cash, or applied in liquidation of loans or notes.....	8,909,966.70
Dividends applied to pay renewal premium.....	1,578,119.73
Dividends applied to purchase paid-up additions and annuities.....	1,764,427.21
Dividends left with the company to accumulate at interest.....	49,256.09
Total paid policy holders.....	56,507,928.00
Expense of investigation and settlement of policy claims including \$37,645.56 for legal expense.....	51,727.52
Paid for claims on supplementary contracts not involving life contingencies.....	243,134.28
Dividends held on deposit surrendered during the year with interest thereon.....	3,613.19
Commissions to agents (less commission on reinsurance): First year's premiums, \$1,782,210.03; renewal premiums, \$892,845.88; annuities (original), \$22,142.83; (renewal), \$121.70.....	2,697,320.44
Salaries and allowances for agencies, including managers, agents and clerks.....	105,808.66
Agency supervision, traveling, and all other agency expenses.....	740,279.84
Branch office expenses, including salaries of managers and clerks.....	983,132.09
Medical examiners' fees, \$291,710.81; inspection of risks, \$47,115.06.....	338,825.87
Salaries and all other compensation of officers, directors, trustees and home-office employees.....	1,238,779.57
Rent, including \$351,826.44 for company's occupancy of its own buildings, less \$6,542.88 received under sublease.....	540,018.96
Advertising, \$54,286.18; printing and stationery, \$150,892.05; postage, telegraph, telephone, and express, \$218,659.01; exchange, \$34,262.02.....	458,099.26
Legal expense.....	32,128.23
Furniture, fixtures, and safes.....	50,435.57
Repairs and expenses (other than taxes) on real estate.....	404,859.03
Taxes on real estate.....	392,129.57
State taxes on premiums.....	640,492.29
Insurance department licenses and fees.....	31,021.39
All other licenses, fees, and taxes:	
Local tax on premiums.....	\$5,424.22
United States corporation tax.....	69,299.24
Personal property, school, levee, and publication taxes in the United States.....	2,279.61
Stock transfer tax.....	631.34
Foreign taxes other than on premiums.....	28,871.18
Foreign tax on investment.....	4,013.44
	110,519.03

Other disbursements:		
Other investment expenses.....	\$5,333.93	
Traveling (office employees).....	80,447.28	
Law, library, and restaurant.....	52,311.18	
Cost of election lists.....	12,262.23	
General audit.....	7,999.63	
Office supplies and expenses.....	11,613.55	
Cost of State examinations.....	12,314.97	
Reports to Governments.....	3,484.44	
Associations memberships.....	9,341.25	
		\$195,108.46
Agents' balances charged off.....		77,850.58
Gross loss on sale or maturity of ledger assets—		
Real estate.....	25,671.57	
Bonds.....	3,598.80	
Stocks.....	188,606.24	
		217,876.61
Gross decrease, by adjustment, in book value of ledger assets:		
Real estate.....	159,808.47	
Bonds.....	125,658.95	
		285,467.42
Total disbursements.....		\$66,346,555.86
Balance.....		552,954,502.11

IV. LEDGER ASSETS.

Book value real estate.....	\$24,985,611.76
Mortgage loans on real estate, first liens.....	140,618,618.50
Loans made to policy holders on this company's policies, assigned as collateral.....	70,953,535.55
Book value bonds, excluding interest, \$276,079,126.33; stocks, \$35,760,608.49..	311,839,734.82
Deposited in trust companies and banks, on interest.....	3,736,655.31
Cash in company's office, \$90,514.75; deposited in trust companies and bank (not on interest), \$272,406.59.....	362,921.34
Advanced or deposited to pay policy claims.....	344,626.36
Agents' balances.....	54,561.78
Accounts collectible, \$25,238.19; supplies, \$22,878.50; cash advanced to officers and employees, \$10,120.....	58,236.69
Total ledger assets.....	552,954,502.11

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	1,842,459.22
Interest due and accrued on bonds.....	2,056,326.47
Interest due and accrued on premium notes, policy loans or liens.....	49,947.84
Interest due and accrued on other, assets.....	10,829.89
Rents due and accrued on company's property or lease.....	182,317.49
Total interest and rents due and accrued.....	4,141,880.91
Market value of real estate over book value.....	1,076,827.77
Market value of bonds and stocks over book value.....	10,856,101.86

	New business.	Renewals.
Gross premiums, due and unreported on policies in force Dec. 31, 1910.....	\$34,806.32	\$2,895,850.22
Gross deferred premiums on policies in force Dec. 31, 1910.....	196,410.78	2,200,701.33
Total.....	231,217.10	5,096,551.55
Deduct loading.....	60,116.45	1,325,103.40
Net amount of uncollected and deferred premiums.....	171,100.65	3,771,448.15
Add for written business not yet paid for (net).....	365,436.00	
Gross assets.....		4,307,984.80
		573,337,297.45

DEDUCT ASSETS NOT ADMITTED.

Supplies, stationery, printed matter.....	22,878.50
Agents' debit balances.....	54,561.78
Cash advanced to or in the hands of officers or agents.....	10,120.00
Book value of ledger assets over marked value—accounts collectible.....	25,238.19
Total.....	112,798.47
Total admitted assets.....	573,224,498.98

V. LIABILITIES.

Net present value of all the outstanding policies in force on Dec. 31, 1910, as computed by the New York insurance department.....	\$462,278,750.00
Deduct net value of risks of this company reinsured in other solvent companies.....	79,129.00
Net reserve.....	462,199,621.00

Present value of amounts not yet due on supplementary contracts not involving life contingencies, computed by the company	\$2,762,340.14
Liability on policies canceled and not included in "net reserve" upon which a surrender value may be demanded	93,784.31
Claims for death losses due and unpaid	\$451,909.52
Claims for death losses in process of adjustment, or adjusted and not due	691,768.66
Claims for death losses which have been reported and no proofs received	1,531,086.91
Claims for matured endowments due and unpaid	196,427.84
Claims for death losses and other policy claims resisted by the company	536,684.04
Due and unpaid on annuity claims involving life contingencies	175,415.24
Total policy claims	3,583,292.21
Due and unpaid on supplementary contracts not involving life contingencies	3,010.63
Dividends left with the company to accumulate at interest, and accrued interest thereon	81,420.07
Premiums paid in advance, including surrender values so applied	467,369.57
Unearned interest and rent paid in advance	1,448,142.39
Commissions to agents, due or accrued	30,277.72
Salaries, rents, office expenses, bills and accounts due or accrued	14,366.31
Medical examiners' and legal fees due or accrued	3,565.69
State, county, and municipal taxes due or accrued	55,973.94
Reserve to meet licenses, franchises, and other taxes for year 1911	1,138,546.94
Dividends or other profits due policy holders, including those contingent on payment of outstanding and deferred premiums	823,539.13
Dividends declared on or apportioned to annual dividend policies payable to policy holders during 1911, whether contingent upon the payment of renewal premiums or otherwise	3,690,579.43
Dividends declared on or apportioned to deferred dividend policies payable to policy holders during 1911	9,848,753.64
Amounts set apart, apportioned, provisionally ascertained, calculated, declared or held awaiting apportionment upon deferred dividend policies	75,164,219.97
Reserve or surplus funds not otherwise included in liabilities:	
Fund for depreciation of securities and general contingencies	10,340,065.19
Reserve for unreported death claims	600,000.00
All other liabilities:	
Deposits on account of pending insurance	116,001.29
Due sundry parties for collections made or deposits held for their account	759,629.41
Total liabilities	573,224,498.98

EXHIBITS OF POLICIES.

	Number.	Amount.
Policies and additions in force Dec. 31, 1909:		
Whole-life policies	518,929	\$1,139,176,867.00
Endowment policies	113,794	215,146,617.00
Term and other policies including return premium additions	17,528	79,218,900.00
Additions to policies by dividends		20,123,914.00
New policies written during the year:		
Whole-life policies	41,585	102,405,622.00
Endowment policies	8,256	16,862,695.00
Term and other policies, including return premium additions	11,155	39,642,825.00
Additions to policies by dividends		3,040,236.00
Old policies revived:		
Whole-life policies	461	1,140,893.00
Endowment policies	128	253,960.00
Term and other policies, including return premium additions	36	138,861.00
Old policies changed and increased:		
Whole life policies	36	
Endowment policies	5	
Term and other policies, including return premium additions	11	1,209,024.00
Total	711,924	1,618,360,414.00
Deduct policies decreased and ceased to be in force	52,029	139,290,519.00
Total policies and additions in force end of year	659,895	1,479,069,895.00
Policies reinsured	123	4,948,690.00
Policies ceased to be in force during the year:		
By death	7,808	22,680,022.00
By maturity	2,807	7,463,203.00
By expiry	468	3,619,468.00
By surrender	16,064	36,462,861.00
By lapse	11,768	24,899,559.00
By change and decrease		2,907,505.00
Not taken	13,114	41,257,901.00
Total terminated	52,029	139,290,519.00

BUSINESS IN DISTRICT OF COLUMBIA DURING THE YEAR.

	Number.	Amount.
Policies on the lives of citizens of said District in force Dec. 31 of previous year....	3, 190	\$7, 613, 310. 00
Policies transferred to District of Columbia during the year	82	269, 700. 00
Policies on the lives of citizens of said District issued during the year.....	246	654, 362. 00
Total.....	3, 518	8, 537, 372. 00
Deduct ceased to be in force during the year.....	254	743, 999. 00
Policies in force Dec. 31, 1910.....	3, 264	7, 793, 373. 00
Losses and claims unpaid Dec. 31 of previous year.....	3	12, 930. 00
Losses and claims incurred during the year.....	46	160, 366. 00
Total.....	49	173, 296. 00
Losses and claims settled during the year.....	45	169, 282. 00
Losses and claims unpaid Dec. 31, 1910.....	4	4, 014. 00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or expenses.....		283, 241. 96

NATIONAL LIFE INSURANCE CO., MONTPELIER, VT.

[Incorporated, 1848; commenced business, 1850. Joseph A. De Boer, president; Osman D. Clarke, secretary. Home office, 116 State Street, Montpelier, Vt.]

I. CAPITAL STOCK.

Amount of ledger assets (as per balance) Dec. 31 of previous year..... \$45, 827, 524. 71

II. INCOME.

First year's premiums on original policies, without deductions for commissions or other expenses.....	\$559, 671. 42	
Surrender values applied to pay first year's premiums.....	725. 08	
Total first year's premiums on original policies.....	560, 396. 50	
Dividends applied to purchase paid-up additions and annuities.....	26, 762. 35	
Consideration for original annuities involving life contingencies.....	742, 989. 86	
Consideration for supplementary contracts involving life contingencies.....	16, 058. 46	
Total new premiums.....		1, 346, 207. 17
Renewal premiums without deduction for commissions or other expenses ..	4, 913, 924. 21	
Dividends applied to pay renewal premiums.....	302, 561. 92	
Dividends applied to shorten the endowment or premium-paying period...	10, 585. 89	
Surrender values applied to pay renewal premiums.....	344. 00	
Renewal premiums for deferred annuities.....	2, 086. 19	
Total renewal premiums.....		5, 229, 502. 21
Total premium income.....		6, 575, 709. 38
Consideration for supplementary contracts not involving life contingencies.....		56, 193. 00
Dividends left with the company to accumulate at interest.....		191. 23
Gross interest on mortgage loans.....	996, 833. 34	
Gross interest on bonds and dividends on stocks, less \$9,983.47 accrued interest on bonds acquired during 1910.....	719, 432. 53	
Gross interest on premium notes, policy loans, or liens.....	443, 289. 86	
Gross interest on deposits in trust companies and banks.....	21, 619. 43	
Gross interest on other debts due the company.....	8, 879. 98	
Gross discount on claims paid in advance.....	66. 24	
Gross rent from company's property, including \$7,000 for company's occupancy of its own buildings.....	31, 752. 40	
Total gross interest and rents.....		2, 221, 873. 78
From agents' balances previously charged off.....		18, 962. 84
Gross profit on sale or maturity of ledger assets—bonds.....		618. 40
Total income.....		8, 873, 548. 63
Sum of both amounts.....		54, 701, 073. 34

III. DISBURSEMENTS.

For death claims, \$1,612,097.84; additions, \$3,195.46.....	\$1, 615, 293. 30
For matured endowments, \$703,359.18; additions, \$496.17.....	703, 855. 35
Net amount paid for losses and matured endowments.....	\$2, 319, 148. 65
For annuities involving life contingencies.....	369, 102. 14
Surrender values paid in cash, or applied in liquidation of loans or notes...	1, 082, 387. 16
Surrender values applied to pay new premium, \$725.08; to pay renewal premiums, \$344.....	
Dividends paid to policy holders in cash, or applied in liquidation of loans or notes.....	1, 069. 08
	431, 153. 00

Dividends applied to pay renewal premium.....	\$302,561.92	
Dividends applied to shorten the endowment or premium paying period....	10,585.89	
Dividends applied to purchase paid-up additions and annuities.....	26,762.35	
Dividends left with the company to accumulate at interest.....	191.23	
Total paid policy holders.....	4,542,961.42	
Expense of investigation and settlement of policy claims, including \$900.65 for legal expense.....	1,179.67	
Paid for claims on supplementary contracts not involving life contingencies..	21,922.38	
Commissions to agents (less commission on reinsurance): First year's premiums, \$247,139.03; renewal premiums, \$347,818.37; annuities (original), \$37,090.76; (renewal), \$104.30.....	632,152.46	
Commuted renewal commissions.....	3,672.36	
Salaries and allowance for agencies, including managers, agents, and clerks..	3,473.00	
Agency supervision, traveling, and all other agency expenses.....	14,925.92	
Branch office expenses, including salaries of managers and clerks.....	80,740.95	
Medical examiners' fees, \$44,143.50; inspection of risks, \$4,438.67.....	48,582.17	
Salaries and all other compensation of officers, directors, trustees, and home office employees.....	157,683.08	
Rent, including \$7,010 for company's occupancy of its own buildings, less \$10 received under sublease.....	50,405.12	
Advertising, \$18,476.32; printing and stationery, \$15,596.55; postage, telegraph, telephone, and express, \$23,337.76; exchange, \$582.06.....	57,992.69	
Legal expense.....	81.12	
Furniture, fixtures, and safe.....	6,487.95	
Repairs and expenses (other than taxes) on real estate.....	10,599.27	
Taxes on real estate.....	4,960.24	
State taxes on premiums.....	105,892.15	
Insurance department licenses and fees.....	5,629.45	
All other licenses, fees, and taxes:		
Municipal licenses and fees.....	\$2,310.34	
Surplus tax.....	54,680.22	
U. S. income tax, \$11,587.08; personal-property tax, \$149.92....	11,737.00	
	68,727.56	
Other disbursements:		
Home-office supplies.....	12,368.47	
Home-office travel.....	733.98	
Investment expense.....	32,059.13	
Loss from overloan on policy.....	7.37	
	45,168.95	
Agents' balances charged off.....	10,569.49	
Gross loss on sale or maturity of ledger assets:		
Real estate.....	1,145.16	
Bonds.....	1,000.00	
	2,145.16	
Gross decrease, by adjustment, in book value of ledger assets:		
Real estate.....	6,819.30	
Bonds.....	25,667.15	
	32,486.45	
Total disbursements.....	\$5,908,439.14	
Balance.....	48,792,634.20	

IV. LEDGER ASSETS.

Book value real estate.....	\$359,300.00	
Mortgage loans on real estate.....	22,006,615.03	
Loans made to policy holders on this company's policies, assigned as collateral.	6,108,821.67	
Premium notes or liens on policies in force of which none is for first-year premiums.....	1,804,672.83	
Book value bonds.....	17,753,650.60	
Deposited in trust companies and banks, on interest.....	740,099.66	
Cash in company's office, \$1,296.45; deposited in trust companies and bank (not on interest), \$16,694.18.....	17,990.63	
Bills receivable (net).....	1,483.78	
Total ledger assets.....	48,792,634.20	

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$519,629.58	
Interest due and accrued on bonds.....	268,251.78	
Interest due and accrued on premium notes, policy loans, or liens.....	257,117.45	
Interest due and accrued on other assets.....	1,711.00	
Rents due and accrued on company's property or lease.....	1,587.82	
Total interest and rents due and accrued.....	1,048,297.63	

	New business.	Renewals.	
Gross premiums due and unreported on policies in force Dec. 31, 1910.....	\$70,059.35	\$369,660.28	
Gross deferred premiums on policies in force Dec. 31, 1910.....	66,834.53	450,935.37	
Total.....	136,893.88	820,595.65	
Deduct loading.....	33,480.06	175,397.53	
Net amount of uncollected and deferred premiums.....	103,413.82	645,198.12	748,611.94
All other assets.....			8,978.73
Gross assets.....			50,598,522.50

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$1,843.32	
Premium notes or loans on policies and net premiums in excess of the net value of their policies.....	158.93	
Book value of ledger assets over market value—bonds.....	92,085.00	
Total.....		\$94,087.25
Total admitted assets.....		50,504,435.25

V. LIABILITIES.

Net present value of all the outstanding policies in force on Dec. 31, 1910, as computed by the actuary.....		42,874,393.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies, computed by the actuary.....		132,713.00
Liability on policies canceled and not included in "net reserve" upon which a surrender value may be demanded.....		3,957.60
Claims for death losses in process of adjustment, or adjusted, and not due....	\$12,392.00	
Claims for death losses which have been reported and no proofs received.....	36,933.13	
Claims for matured endowments due and unpaid.....	3,672.00	
Claims for death losses and other policy claims resisted by the company.....	10,000.00	
Due and unpaid on annuity claims involving life contingencies.....	11,549.60	
Total policy claims.....		74,546.73
Dividends left with the company to accumulate at interest and accrued interest thereon...		259.34
Premiums paid in advance, including surrender values so applied.....		10,368.84
Unearned interest and rent paid in advance.....		727.41
Commissions to agents, due or accrued.....		177.13
"Cost of collection" on uncollected and deferred premiums, in excess of the loading thereon.		27,639.66
Salaries, rents, office expenses, bills, and accounts due or accrued.....		25,000.00
Medical examiners' and legal fees due or accrued.....		2,575.50
State, county, and municipal taxes due or accrued.....		152,251.14
Dividends or other profits due policy holders, including those contingent on payment of outstanding and deferred premiums.....		47,356.01
Dividends declared on or apportioned to annual dividend policies payable to policy holders during 1911, whether contingent upon the payment of renewal premiums or otherwise.....		447,509.87
Dividends declared on or apportioned to deferred dividend policies payable to policy holders during 1911.....		444,404.91
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies.....		4,101,540.91
Reserve or surplus funds not otherwise included in liabilities: Extra life-rate endowment reserve.....		184,698.32
All other liabilities:		
Real-estate taxes accrued.....		1,767.29
United States revenue taxes accrued.....		11,935.90
Surplus set apart for payment at termination of insurance.....		11,709.66
Unassigned funds (surplus).....		1,948,903.03
Total liabilities.....		50,504,435.25

EXHIBITS OF POLICIES.

	Number.	Amount.
Policies and additions in force Dec. 31, 1909:		
Whole life policies.....	46,236	\$94,007,755.00
Endowment policies.....	26,374	44,005,845.00
Term and other policies, including return premium additions.....	10,180	23,237,875.00
Additions to policies by dividends.....		171,640.00
New policies written during the year:		
Whole life policies.....	4,664	9,720,228.00
Endowment policies.....	1,789	2,681,650.00
Term and other policies, including return premium additions.....	3,079	9,035,312.00
Additions to policies by dividends.....		49,080.00
Old policies revived:		
Whole life policies.....	80	143,500.00
Endowment policies.....	39	42,328.00
Term and other policies, including return premium additions.....	51	132,257.00
Additions to policies by dividends.....		355.00
Old policies changed and increased:		
Whole life policies.....		436.00
Term and other policies, including return premium additions.....		4,000.00
Total.....		
Deduct policies decreased and ceased to be in force.....	92,492	183,232,261.00
	6,257	13,498,661.00
Total policies and additions in force end of year.....	86,235	169,733,600.00
Policies ceased to be in force during the year:		
By death.....	667	1,593,273.00
By maturity.....	392	693,043.00
By expiry.....	581	1,012,479.00
By surrender.....	1,519	3,478,643.00
By lapse.....	1,640	3,356,934.00
By change and decrease.....	377	1,168,771.00
Not taken.....	1,081	2,195,518.00
Total terminated.....	6,257	13,498,661.00

BUSINESS IN DISTRICT OF COLUMBIA DURING THE YEAR.

	Number.	Amount.
Policies on the lives of citizens of said District in force Dec. 31 of previous year.	185	\$449,132.09
Policies on the lives of citizens of said District issued during the year.....	21	55,745.45
Total.....	206	504,877.54
Deduct ceased to be in force during the year.....	22	64,032.00
Policies in force Dec. 31, 1910.....	184	440,845.54
Losses and claims incurred during the year.....	3	5,000.00
Losses and claims settled during the year in cash.....	3	5,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or expenses.....		14,425.17

NEW ENGLAND MUTUAL LIFE INSURANCE CO., BOSTON, MASS.

[Incorporated, 1835; commenced business, 1843. Alfred D. Foster, president; J. A. Barbey, secretary.
Home office, 87 Milk Street, Boston, Mass.]

I. CAPITAL STOCK.

Amount of ledger assets (as per balance) Dec. 31, of previous year..... \$49,399,992.78

II. INCOME.

First year's premiums on original policies, without deduction for commissions or other expenses.....	\$832,296.90	
Dividends applied to purchase paid-up additions.....	167,215.65	
Consideration for supplementary contracts involving life contingencies.....	5,779.04	
Total new premiums.....		1,005,291.59
Renewal premiums, without deduction for commissions or other expenses...	5,388,069.97	
Dividends applied to pay renewal premiums.....	936,974.34	
Total renewal premiums.....		6,325,044.31
Total premium income.....		7,330,335.90
Consideration for supplementary contracts not involving life contingencies.....		76,192.00
Dividends left with the company to accumulate at interest.....		1,448.60
Gross interest on mortgage loans.....	509,255.52	
Gross interest on collateral loans.....	27,804.71	
Gross interest on bonds and dividends on stocks, less \$29,095.30 accrued interest on bonds acquired during 1910.....	1,048,147.15	
Gross interest on premium notes, policy loans or liens.....	331,301.29	
Gross interest on deposits in trust companies and banks.....	15,270.76	
Gross discount on claims paid in advance.....	183.56	
Gross rent from company's property, including \$39,380 for company's occupancy of its own buildings.....	211,740.47	
Total gross interest and rents.....		2,143,703.46
From other sources: Boston Chamber of Commerce.....		174.00
Gross profit on sale or maturity of ledger assets:		
Real estate.....	5,080.00	
Bonds.....	24,090.40	
Stocks.....	57,062.00	
		86,232.40
Gross increase, by adjustment, in book value of ledger assets:		
Real estate.....	.31	
Bonds.....	.60	
Stocks.....	.25	
		1.16
Total income.....		9,638,087.52
Sum of both amounts.....		59,038,080.30

III. DISBURSEMENTS.

For death claims, \$2,265,992; additions, \$22,275.....	\$2,288,267.00
For matured endowments, \$573,100; additions, \$8,587.....	581,687.00
Net amount paid for losses and matured endowments.....	\$2,869,954.00
Premium notes and liens voided by lapse, less \$2,497.63 restorations, \$2,543.30 dividends and interest.....	13,567.73
Surrender values paid in cash, or applied in liquidation of loans or notes.....	748,691.83
Dividends paid to policy holders in cash, or applied in liquidation of loans or notes.....	149,893.10
Dividends applied to pay renewal premium.....	936,974.34
Dividends applied to purchase paid-up additions.....	167,215.65
Dividends left with the company to accumulate at interest.....	1,448.60
Total paid policy holders.....	4,887,745.25

Expense of investigation and settlement of policy claims.....	\$317.71	
Paid for claims on supplementary contracts not involving life contingencies.....	11,341.00	
Dividends held on deposit surrendered during the year with interest thereon.....	388.20	
Paid for claims on supplementary contracts involving life contingencies.....	9,500.00	
Commissions to agents: First year's premiums, \$383,965.73; renewal premiums, \$338,879.37.....	722,845.10	
Commuted renewal commissions.....	774.95	
Salaries and allowances for agencies, including managers, agents, and clerks.....	1,280.00	
Agency supervision, traveling, and all other agency expenses.....	9,718.53	
Branch office expenses, including salaries of managers and clerks.....	126,122.67	
Medical examiners' fees, \$64,548.66; inspection of risks, \$7,806.55.....	72,355.21	
Salaries and all other compensation of officers, directors, trustees and home office employees.....	215,606.51	
Rent, including \$39,380 for company's occupancy of its own buildings.....	43,596.55	
Advertising, \$16,358.29; printing and stationery, \$30,433.41; postage, telegraph, telephone, and express, \$11,784.81; exchange, \$741.67.....	59,318.18	
Legal expense.....	44.75	
Furniture, fixtures, and safes.....	10,898.79	
Repairs and expenses (other than taxes) on real estate.....	77,266.37	
Taxes on real estate.....	48,580.34	
State taxes on premiums.....	83,243.47	
Insurance department licenses and fees.....	13,767.98	
All other licenses, fees, and taxes:		
Tax on reserve.....	\$48,412.62	
Personal property tax.....	614.33	
	49,026.95	
Other disbursements:		
Compulsory advertising.....	662.54	
Association of Life Insurance Presidents.....	1,389.78	
Office supplies.....	7,518.96	
Miscellaneous expense.....	8,564.43	
Mortgage expense.....	3,060.00	
Legislative expense.....	700.12	
	21,895.83	
Gross decrease, by adjustment, in book value of ledger assets:		
Real estate.....	199.90	
Bonds.....	36,006.65	
Stocks.....	.13	
	36,206.68	
Total disbursements.....		\$6,501,841.02
Balance.....		52,536,239.28

IV. LEDGER ASSETS.

Book value real estate.....	\$2,541,066.00	
Mortgage loans on real estate, first liens, \$10,951,100; other than first, \$590,000.....	11,541,100.00	
Loans secured by pledge of bonds, stocks, or other collateral.....	633,300.00	
Loans made to policy holders on this company's policies, assigned as collateral.....	6,542,024.68	
Premium notes or liens on policies in force.....	704,958.96	
Book value bonds, excluding interest, \$27,476,948; stocks, \$2,558,459.....	30,035,407.00	
Deposited in trust companies and banks, on interest.....	537,411.74	
Cash in company's office.....	970.90	
Total ledger assets.....		52,536,239.28

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	102,363.11	
Interest due and accrued on bonds.....	423,088.81	
Interest due and accrued on collateral loans.....	7,734.18	
Interest due and accrued on premium notes, policy loans, or liens.....	118,328.92	
Interest due and accrued on other assets.....	615.73	
Rents due and accrued on company's property or lease.....	16,003.99	
Total interest and rents due and accrued.....		668,134.74
Market value of bonds and stocks over book value.....		820,203.00

	New business.	Renewals.	
Gross premiums, due and unreported on policies in force Dec. 31, 1910.....	\$28,127.03	\$283,870.55	
Gross deferred premiums on policies in force Dec., 31, 1910.....	117,630.82	115,468.21	
Total.....	145,757.85	399,338.76	
Deduct loading.....	33,524.31	91,847.91	
Net amount of uncollected and deferred premiums.....	112,233.54	307,490.85	419,724.39
Total admitted assets.....			54,444,301.41

V. LIABILITIES.

Net present value of all the outstanding policies in force on Dec. 31, 1910; as computed by the company's actuary.....	47,529,157.32	
Present value of amounts not yet due on supplementary contracts not involving life contingencies, computed by the company's actuary.....	281,664.60	
Claims for death losses due and unpaid.....	\$8,036.00	
Claims for death losses in process of adjustment, or adjusted and not due.....	120,514.48	
Claims for death losses which have been reported and no proofs received.....	134,134.00	
Claims for matured endowments due and unpaid.....	63,366.59	
Total policy claims.....		326,051.07

Dividends left with the company to accumulate at interest and accrued interest thereon, \$50.03.....	\$1,717.83
Premiums paid in advance, including surrender values so applied.....	55,740.37
Unearned interest and rent paid in advance.....	4,032.37
Commissions due to agents on premium notes when paid.....	28,480.08
Commissions to agents, due or accrued.....	5,614.43
Salaries, rents, office expenses, bills, and accounts due or accrued.....	7,983.27
Medical examiners' fees due or accrued.....	355.00
State, county, and municipal taxes due or accrued.....	134,303.35
Dividends or other profits due policy holders, including those contingent on payment of outstanding and deferred premiums.....	224,418.51
Dividends declared on or apportioned to annual dividend policies payable to policy holders during 1911, whether contingent upon the payment of renewal premiums or otherwise ..	1,233,000.00
Dividends declared on or apportioned to deferred dividend policies payable to policy holders during 1911.....	65,662.65
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies.....	228,629.30
Unassigned funds (surplus).....	4,317,491.26
Total liabilities.....	54,444,301.41

EXHIBITS OF POLICIES.

	Number.	Amount.
Policies and additions in force Dec. 31, 1909:		
Whole life policies.....	50,464	\$117,124,000.00
Endowment policies.....	28,221	63,278,324.00
Term and other policies, including return premium additions.....	5,021	17,014,952.00
Additions to policies by dividends.....		1,470,055.00
New policies written during the year:		
Whole life policies.....	8,152	20,997,361.00
Endowment policies.....	1,333	2,511,088.00
Term and other policies, including return-premium additions.....	1,405	5,997,200.00
Additions to policies by dividends.....		324,346.00
Old policies revived:		
Whole life policies.....	82	196,638.00
Endowment policies.....	15	30,124.00
Term and other policies, including return-premium additions.....	17	37,250.00
Additions to policies by dividends.....		6
Old policies changed and increased:		
Whole life policies.....		198,114.00
Endowment policies.....		44,599.00
Term and other policies, including return-premium additions.....		8,204.00
Total.....	94,710	229,232,291.00
Deduct policies decreased and ceased to be in force.....	5,355	14,712,325.00
Total policies and additions in force end of year.....	89,355	214,519,966.00
Policies ceased to be in force during the year:		
By death.....	861	2,380,881.00
By maturity.....	212	580,916.00
By expiry.....	411	1,420,714.00
By surrender.....	1,218	2,431,639.00
By lapse.....	1,456	3,237,880.00
By change and decrease.....		1,196,427.00
Not taken.....	1,197	3,463,868.00
Total terminated.....	5,355	14,712,325.00

BUSINESS IN DISTRICT OF COLUMBIA DURING THE YEAR.

	Number.	Amount.
Policies on the lives of citizens of said District in force Dec. 31 of previous year.	1,211	\$2,701,110.00
Policies on the lives of citizens of said District issued during the year.....	184	364,030.00
Total.....	1,395	3,065,140.00
Deduct ceased to be in force during the year.....	93	241,782.00
Policies in force Dec. 31, 1910.....	1,302	2,823,358.00
Losses and claims unpaid Dec. 31 of previous year.....	1	1,000.00
Losses and claims incurred during the year.....	14	63,121.00
Total.....	15	64,121.00
Losses and claims settled during the year.....	14	61,121.00
Losses and claims unpaid Dec. 31, 1910.....	1	3,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or expenses.....		90,215.33

NEW YORK LIFE INSURANCE CO., NEW YORK, N. Y.

[Incorporated, 1841; commenced business, 1845. Darwin P. Kingsley, president; Seymour M. Ballard, secretary. Home office, 346 Broadway, New York.]

I. CAPITAL STOCK.

Amount of ledger assets (as per balance) Dec. 31 of previous year.....\$589,604,609.41

II. INCOME.

First year's premiums on original policies, without deduction for commissions or other expenses.....	\$6,516,105.78	
Dividends applied to purchase paid-up additions and annuities.....	706,568.69	
Consideration for original annuities involving life contingencies.....	496,109.05	
Consideration for supplementary contracts involving life contingencies.....	271,155.70	
Total new premiums.....		7,989,939.22
Renewal premiums, without deduction for commissions or other expenses, less \$107,287.44 for reinsurance on renewals.....	\$70,395,669.03	
Dividends applied to pay renewal premiums.....	1,899,486.68	
Surrender values applied to pay renewal premiums.....	29,775.99	
Renewal premiums for deferred annuities.....	38,540.46	
Total renewal premiums.....		72,363,472.16
Total premium income.....		80,353,411.38
Consideration for supplementary contracts not involving life contingencies.....		160,060.51
Dividends left with the company to accumulate at interest.....		44,896.64
Gross interest on mortgage loans.....	\$3,481,947.10	
Gross interest on bonds and dividends on stocks, less \$124,941.99 accrued interest on bonds acquired during 1910.....	16,891,258.92	
Gross interest on premium notes, policy loans or liens.....	5,218,630.98	
Gross interest on deposits in trust companies and banks.....	276,951.35	
Gross interest on other debts due the company.....	1,996.29	
Gross discount on claims paid in advance.....	8,339.33	
Gross rent from company's property, including \$275,534.93 for company's occupancy of its own buildings.....	918,173.83	
Total gross interest and rents.....		26,797,297.80
From other sources:		
Commissions advanced in previous years, now repaid.....	\$73,428.62	
Policy fees.....	37,012.43	
Doubtful debts recovered.....	1,025.94	
Exchange.....	19,164.26	
Gross profit on sale or maturity of ledger assets:		130,631.25
Real estate.....	7,065.66	
Bonds.....	52,695.47	
Gross increase, by adjustment, in book value of ledger assets—bonds.....		59,761.13
Total income.....		440,482.93
Sum of both amounts.....		107,986,541.64
		697,591,151.05

III. DISBURSEMENTS.

For death claims (less \$199,485.35 reinsurance), \$22,787,698.24; additions, \$938,636.29.....	\$23,726,134.53	
For matured endowments, \$6,433,670.97; additions, \$35,159.60.....	6,468,830.57	
Net amount paid for losses and matured endowments.....		\$30,194,965.10
For annuities involving life contingencies.....		1,659,508.48
Surrender values paid in cash, or applied in liquidation of loans or notes.....		13,054,871.09
Surrender values applied to pay renewal premiums.....		29,775.99
Dividends paid to policy holders in cash, or applied in liquidation of loans or notes.....		5,974,370.47
Dividends applied to pay renewal premium.....		1,899,486.68
Dividends applied to purchase paid-up additions and annuities.....		706,568.69
Dividends left with the company to accumulate at interest.....		44,896.64
Total paid policy holders.....		53,564,443.14
Expense of investigation and settlement of policy-claims including \$32,276.02 for legal expense.....		38,935.97
Paid for claims on supplementary contracts not involving life contingencies.....		175,078.07
Dividends held on deposit surrendered during the year, with interest thereon.....		3,179.13
Commissions to agents (less commission on reinsurance): First year's premiums, \$2,915,193.71; renewal premiums, \$1,307,238.62; annuities (original), \$22,435.54; (renewal), \$872.85.....		4,245,740.72
Commuted renewal commissions.....		3,102.00
Salaries and allowances for agencies, including managers, agents, and clerks.....		20,335.65
Agency supervision, traveling, and all other agency expenses.....		955,553.39
Branch office expenses, including salaries of managers and clerks.....		1,001,791.71
Medical examiners' fees, \$255,649.94; inspection of risks, \$65,824.33.....		321,474.27
Salaries and all other compensation of officers, directors, trustees, and home-office employees.....		1,581,628.88
Rent, including \$275,534.93 for company's occupancy of its own buildings, less \$8,284.97 received under sublease.....		526,744.12

Advertising, \$66,477.34; printing and stationery, \$191,706.24; postage, telegraph, telephone, and express, \$201,974.34.....		\$460,157.92
Legal expense.....		14,687.99
Furniture, fixtures, and safes.....		59,452.97
Repairs and expenses (other than taxes) on real estate.....		217,297.90
Taxes on real estate.....		146,491.54
State taxes on premiums.....		803,394.06
Insurance department licenses and fees.....		14,117.26
All other licenses, fees, and taxes:		
Local licenses and taxes.....	\$72,384.96	
Tax on policy reserves, \$42,404.72; Federal income tax, \$106,411.02.....	148,815.74	
Miscellaneous taxes (including \$5,406.99 income tax on interest receipts).....	35,250.77	
		256,451.47
Other disbursements:		
Paid agents under Nylie contracts.....	509,099.84	
Doubtful debts marked off.....	9,619.18	
Premium on fidelity bonds.....	8,771.75	
Special inspection reports.....	4,103.29	
Restaurant.....	43,393.85	
Custody of securities.....	21,506.39	
Papers, books, subscriptions, etc.....	9,337.90	
Legislative and departmental expenses.....	4,340.21	
Expenses, trustees' election.....	27,934.07	
Travelling expenses.....	15,255.95	
Miscellaneous items of expense.....	16,752.86	
Commission paid on real estate sales.....	775.00	
Miscellaneous interest payments.....	3,085.21	
Bank charges.....	18,835.44	
		692,810.94
Gross loss on sale or maturity of ledger assets:		
Real estate.....	6,932.14	
Bonds.....	73,830.54	
Bond and mortgage.....	239.44	
		81,002.12
Gross decrease, by adjustment, in book value of ledger assets—bonds.....		1,205,005.28
Total disbursements.....		\$66,388,876.50
Balance.....		631,202,274.55

IV. LEDGER ASSETS.

Book value real estate.....	\$11,554,601.09
Mortgage loans on real estate, first liens.....	92,523,123.00
Loans secured by pledge of bonds.....	200,000.00
Loans made to policy holders on this company's policies, assigned as collateral.....	99,737,917.78
Premium notes or liens on policies in force.....	4,578,992.59
Book value bonds.....	413,530,908.58
Deposited in trust companies and banks, on interest.....	7,560,704.77
Cash in company's office.....	3,651.49
Deposited in trust companies and bank (not on interest).....	1,340,273.58
Agents' balances (net).....	17,447.02
Cash in company's branch offices, \$150,953.28; cash in transit, \$3,701.37.....	154,654.65
Total ledger assets.....	631,202,274.55

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$814,963.74
Interest due and accrued on bonds.....	6,185,012.43
Interest due and accrued on collateral loans.....	244.44
Interest due and accrued on premium notes, policy loans or liens.....	237,318.63
Interest due and accrued on other assets.....	26,266.43
Rents due and accrued on company's property or lease.....	9,737.35
Total interest and rents due and accrued.....	7,273,543.02

New business. Renewals.

Gross premiums, due and unreported on policies in force Dec. 31, 1910.....	\$80,914.22	\$4,428,395.67
Gross deferred premiums on policies in force Dec. 31, 1910.....	370,404.00	4,877,031.00
Total.....	451,318.22	9,305,426.67
Deduct loading.....	112,829.55	2,326,356.67
Net amount of uncollected and deferred premiums.....	338,488.67	6,979,070.00
Gross assets.....		645,793,376.24

DEDUCT ASSETS NOT ADMITTED.

Book value of ledger assets over market value, on bonds.....	\$7,849,604.37
Branch office debit balances.....	67,204.73
Total.....	7,916,809.10
Total admitted assets.....	637,876,567.14

V. LIABILITIES.

Net present value of all the outstanding policies in force on Dec. 31, 1910, as computed by the New York insurance department.....	\$529,122,119.00	
Deduct net value of risks of this company reinsured in other solvent companies.....	136,756.00	
Net reserve.....		\$528,985,363.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies.....		2,460,909.25
Liability on policies canceled and not included in "net reserve" upon which a surrender value may be demanded.....		292,735.33
Claims for death losses in process of adjustment, or adjusted and, not due....	981,038.38	
Claims for death losses which have been reported and no proofs received.....	1,865,704.03	
Claims for matured endowments due and unpaid.....	345,585.03	
Claims for death losses and other policy claims resisted by the company.....	278,395.89	
Due and unpaid on annuity claims involving life contingencies.....	136,960.23	
Total policy claims.....		3,607,683.56
Due and unpaid on supplementary contracts not involving life contingencies.....		840.07
Dividends left with the company to accumulate at interest, and accrued interest thereon.....		61,160.65
Premiums paid in advance, including surrender values so applied.....		732,075.74
Unearned interest and rent paid in advance.....		2,355,148.75
Commissions due to agents on premium notes when paid.....		46,792.50
Commissions to agents, due or accrued.....		10,611.89
Salaries, rents, office expenses, bills, and accounts due or accrued.....		71,198.81
Medical examiners' and legal fees and salaries due or accrued.....		26,653.78
State, county, and municipal taxes due or accrued.....		906,465.93
Dividends or other profits due policy holders, including those contingent on payment of outstanding and deferred premiums.....		798,696.34
Dividends declared on or apportioned to annual dividend policies payable to policy holders during 1911, whether contingent upon the payment of renewal premiums or otherwise....		3,390,239.00
Dividends declared on or apportioned to deferred dividend policies payable to policy holders during 1911.....		5,720,377.37
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies.....		77,545,164.00
Reserve or surplus funds not otherwise included in liabilities:		
War risk fund.....	\$501,395.00	
Security fluctuation and general contingency.....	7,675,100.30	
Mortality fluctuation fund.....	500,000.00	
Annual dividend equalization funds.....	387,532.00	
		9,064,027.30
All other liabilities:		
Due agents under Nylie contracts.....	1,641.87	
Reserve for Nylie contracts.....	1,293,782.00	
Reserve for death claims, not yet reported.....	500,000.00	
Reserve for unclaimed receipts.....	5,000.00	
		1,800,423.87
Total liabilities.....		637,876,567.14

EXHIBITS OF POLICIES.

	Number.	Amount.
Policies and additions in force Dec. 31, 1909:		
Whole life policies.....	633,167	\$1,312,706,811.00
Endowment policies.....	327,728	596,780,255.00
Term and other policies, including return premium additions.....	29,743	111,275,717.00
Additions to policies by dividends.....		3,929,744.00
New policies written during the year:		
Whole life policies.....	62,022	165,394,000.00
Endowment policies.....	25,505	44,072,600.00
Term and other policies, including return premium additions.....	546	2,711,100.00
Additions to policies by dividends.....		1,168,748.00
Old policies revived:		
Whole life policies.....	1,218	2,883,000.00
Endowment policies.....	627	1,210,200.00
Term and other policies, including return premium additions.....	38	89,300.00
Additions to policies by dividends.....		26,049.00
Old policies changed and increased:		
Whole life policies.....		1,353,558.00
Endowment policies.....		1,354,875.00
Term and other policies, including return premium additions.....		5,722,367.00
Additions to policies by dividends.....		16,774.00
Total.....	1,080,594	2,250,695,098.00
Deduct policies decreased and ceased to be in force.....	74,201	184,595,867.00
Total policies and additions in force end of year.....	1,006,393	2,066,099,231.00
Policies reinsured.....	126	2,618,890.00
Policies ceased to be in full force during the year:		
By death.....	9,591	23,653,269.00
By maturity.....	2,603	6,405,553.00
By expiry.....	7,978	21,062,761.00
By surrender.....	19,932	42,290,132.00
By lapse.....	16,070	32,480,088.00
By change and decrease.....		8,041,264.00
Not taken.....	18,025	50,662,800.00
Total terminated.....	74,201	184,595,867.00

BUSINESS IN DISTRICT OF COLUMBIA DURING THE YEAR.

	Number.	Amount.
Policies on the lives of citizens of said District in force Dec. 31 of previous year.	3,032	\$6,490,173.00
Policies on the lives of citizens of said District issued during the year.....	210	406,368.00
Total.....	3,242	6,896,541.00
Deduct ceased to be in force during the year.....	165	369,272.00
Policies in force Dec. 31, 1910.....	3,077	6,527,269.00
Losses and claims unpaid Dec. 31 of previous year.....	4	4,050.00
Losses and claims incurred during the year.....	36	70,974.26
Total.....	40	75,024.26
Losses and claims settled during the year.....	37	71,776.26
Losses and claims unpaid Dec. 31, 1910.....	3	3,248.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or expenses.....		279,815.94

NORTHWESTERN MUTUAL LIFE INSURANCE CO., MILWAUKEE, WIS.

Incorporated, 1857; commenced business, 1858. George C. Markham, president; A. S. Hathaway, secretary. Home office, Broadway and Michigan Streets, Milwaukee, Wis.]

I. CAPITAL STOCK.

Amount of ledger assets (as per balance) Dec. 31 of previous year.....\$257,501,469.73

II. INCOME.

First year's premiums on original policies, without deduction for commissions or other expenses.....	\$3,764,460.78	
Surrender values applied to pay first year's premiums.....	6,345.84	
Total first year's premiums on original policies.....	3,770,806.62	
Dividends applied to purchase paid-up additions and annuities.....	1,295,227.14	
Consideration for original annuities involving life contingencies.....	114,996.79	
Consideration for supplementary contracts involving life contingencies.....	16,424.38	
Total new premiums.....		5,197,454.93
Renewal premiums, without deduction for commissions or other expenses....	28,257,708.62	
Dividends applied to pay renewal premiums.....	5,420,176.96	
Surrender values applied to pay renewal premiums.....	15.73	
Renewal premiums for deferred annuities.....	1,722.29	
Total renewal premiums.....		33,679,623.60
Total premium income.....		38,877,078.53
Consideration for supplementary contracts not involving life contingencies.....		448,697.14
Dividends left with the company to accumulate at interest.....		3,613.91
Gross interest on mortgage loans.....	6,921,373.32	
Gross interest on bonds and dividends on stocks, less \$14,234.17 accrued interest on bonds acquired during 1910.....	3,177,877.75	
Gross interest on premium notes, policy loans, or liens.....	1,916,853.20	
Gross interest on deposits in trust companies and banks.....	67,274.87	
Gross interest on other debts due the company.....	277,994.24	
Gross discount on claims paid in advance.....	15,930.13	
Gross rent from company's property, including \$56,705 for company's occupancy of its own buildings.....	207,294.30	
Total gross interest and rents.....		12,584,597.81
From other sources: Money received from unknown sources.....		85.00
From agents' balances previously charged off.....		300.00
Gross profit on sale or maturity of ledger assets:		
Real estate.....	30,560.81	
Bonds.....	1,467.68	
		32,028.49
Gross increase, by adjustment, in book value of ledger assets—bonds.....		33,491.35
Total income.....		51,979,892.23
Sum of both amounts.....		309,481,361.96

III. DISBURSEMENTS.

For death claims, \$9,689,612.57; additions, \$192,141.39.....	\$9,881,753.96
For matured endowments, \$2,520,523; additions, \$106,120.33.....	2,626,643.33
Net amount paid for losses and matured endowments.....	\$12,508,397.29
For annuities involving life contingencies.....	83,524.40
Surrender values paid in cash, or applied in liquidation of loans or notes.....	8,423,186.31
Surrender values applied to pay new premium, \$6,345.84; to pay renewal premiums, \$15.73.....	6,361.57

Dividends paid to policy holders in cash, or applied in liquidation of loans or notes.....	\$5,129,411.81	
Dividends applied to pay renewal premium.....	5,420,176.96	
Dividends applied to purchase paid-up additions and annuities.....	1,295,227.14	
Dividends left with the company to accumulate at interest.....	3,613.91	
Total paid policy holders.....	32,869,899.39	
Expense of investigation and settlement of policy claims, including \$3,784.19 for legal expense.....	3,787.93	
Paid for claims on supplementary contracts not involving life contingencies.....	272,270.64	
Dividends held on deposit surrendered during the year with interest thereon.....	208.46	
Commissions to agents (less commission on reinsurance): First year's premiums, \$1,710,378.37; renewal premiums, \$2,283,656.10; annuities (original), \$723.16; (renewal), \$34.45.....	3,994,792.08	
Salaries and allowances for agencies, including managers, agents, and clerks.....	3,333.30	
Agency supervision, traveling, and all other agency expenses.....	2,247.37	
Medical examiners' fees, \$187,801.96; inspection of risks, \$26,887.63.....	214,689.59	
Salaries and all other compensation of officers, directors, trustees, and home office employees.....	836,278.33	
Rent, including \$56,705 for company's occupancy of its own buildings.....	64,364.84	
Advertising, \$9,086.03; printing and stationery, \$88,087.01; postage, telegraph, telephone, and express, \$121,167.93; exchange, \$12,190.33.....	230,531.30	
Legal expense.....	4,186.55	
Furniture, fixtures, and safes.....	4,495.11	
Repairs and expenses (other than taxes) on real estate.....	93,916.99	
Taxes on real estate.....	39,739.60	
State taxes on premiums.....	393,766.42	
Insurance department licenses and fees.....	26,275.12	
All other licenses, fees, and taxes:		
Federal tax on income.....	\$43,729.78	
State tax on income.....	433,755.45	
State tax on reserve.....	28,071.11	
County and municipal licenses and tax on premiums.....	7,715.29	
	513,271.63	
Other disbursements:		
Publishing statements required by law.....	1,358.42	
Loan expenses.....	185,973.87	
Special mortality investigation.....	5,857.77	
Legislative expenses.....	543.66	
Traveling expenses.....	2,687.29	
Interest.....	6,263.92	
Premiums on fidelity bonds.....	146.00	
Adjustment of agents' contracts.....	6,700.00	
Losses on policy loan.....	239.87	
	209,770.80	
Gross loss on sale or maturity of ledger assets:		
Real estate.....	1,023.38	
Bonds.....	94,210.58	
	95,233.96	
Gross decrease, by adjustment, in book value of ledger assets:		
Real estate.....	29,287.80	
Bonds.....	81,045.95	
	110,333.75	
Total disbursements.....	\$39,983,393.16	
Balance.....	269,497,968.80	

IV. LEDGER ASSETS.

Book value real estate.....	\$2,217,776.68	
Mortgage loans on real estate, first liens.....	150,739,680.45	
Loans made to policy holders on this company's policies, assigned as collateral.....	40,005,496.19	
Premium notes or liens on policies in force.....	559,634.26	
Book value bonds, excluding interest.....	74,135,161.01	
Deposited in trust companies and banks, on interest.....	1,824,160.41	
Cash in company's office.....	92,120.90	
Agents' balances.....	16,059.80	
Total ledger assets.....	269,497,968.80	

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	2,091,862.38	
Interest due and accrued on bonds.....	1,065,806.18	
Interest due and accrued on premium notes, policy loans, or liens.....	1,169,501.14	
Rents due and accrued on company's property or lease.....	10,841.09	
Total interest and rents due and accrued.....	4,338,010.79	

	New business.	Renewals.	
Gross premiums, due and unreported on policies in force Dec. 31, 1910.....	\$252,627.92	\$1,657,042.00	
Gross deferred premiums on policies in force Dec. 31, 1910.....	319,341.00	1,791,778.66	
Total.....	571,968.92	3,448,820.66	
Deduct loading.....	122,973.32	741,496.44	
Net amount of uncollected and deferred premiums.....	448,995.60	2,707,324.22	3,156,319.82
Gross assets.....			276,992,299.41

REPORT OF THE DEPARTMENT OF INSURANCE.

71

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$16,059.80
Book value of ledger assets over market value—bonds	2,950,746.01
Total.....	\$2,966,805.81
Total admitted assets.....	274,025,493.60

V. LIABILITIES.

Net present value of all the outstanding policies in force on Dec. 31, 1910, as computed by the company	240,064,434.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies, computed by the company	2,227,191.90
Liability on policies canceled and not included in "net reserve" upon which a surrender value may be demanded.....	7,222.38
Claims for death losses due and unpaid.....	\$75,737.18
Claims for death losses in process of adjustment, or adjusted and not due....	174,830.94
Claims for death losses which have been reported and no proofs received.....	363,772.47
Claims for matured endowments due and unpaid.....	22,591.96
Claims for death losses and other policy claims resisted by the company.....	161,160.14
Due and unpaid on annuity claims involving life contingencies.....	1,178.59
Total policy claims.....	799,271.28
Due and unpaid on supplementary contracts not involving life contingencies.....	391.50
Dividends left with the company to accumulate at interest and accrued interest thereon...	6,478.32
Premiums paid in advance, including surrender values so applied.....	30,270.44
Unearned interest and rent paid in advance.....	1,023.06
Commissions to agents, due or accrued.....	79,746.21
Salaries, rents, office expenses, bills and accounts due or accrued.....	20,617.31
Medical examiners' and legal fees due or accrued.....	53,821.00
State, county, and municipal taxes due or accrued.....	287,295.88
Dividends or other profits due policy holders, including those contingent on payment of outstanding and deferred premiums.....	892,332.19
Dividends declared on or apportioned to annual dividend policies payable to policy holders during 1911, whether contingent upon the payment of renewal premiums or otherwise...	7,942,566.23
Dividends declared on or apportioned to deferred dividend policies payable to policy holders during 1911.....	4,807,433.77
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies.....	10,678,143.00
Unassigned funds (surplus).....	6,127,255.13
Total liabilities.....	274,025,493.60

EXHIBITS OF POLICIES.

	Number.	Amount.
Policies and additions in force Dec. 31, 1909:		
Whole life policies.....	267,086	\$664,327,521.00
Endowment policies.....	97,642	209,881,805.00
Term and other policies, including return premium additions.....	41,507	133,662,286.00
Additions to policies by dividends.....		14,176,716.00
New policies written during the year:		
Whole life policies.....	31,898	91,449,880.00
Endowment policies.....	5,932	14,248,356.00
Term and other policies, including return premium additions.....	6,570	27,559,500.00
Additions to policies by dividends.....		3,082,760.00
Old policies revived:		
Whole life policies.....	330	671,545.00
Endowment policies.....	62	101,556.00
Term and other policies, including return premium additions.....	131	488,000.00
Additions to policies by dividends.....		513.00
Old policies changed and increased:		
Whole life policies.....	52	
Endowment policies.....	16	
Term and other policies, including return premium additions.....	71	
Total.....	451,297	1,159,650,438.00
Deduct policies decreased and ceased to be in force.....	23,484	71,482,830.00
Total policies and additions in force end of year.....	427,813	1,088,167,608.00
Policies ceased to be in force during the year:		
By death.....	3,543	10,087,688.00
By maturity.....	964	2,598,134.00
By expiry.....	228	1,512,978.00
By surrender.....	8,863	21,189,200.00
By lapse.....	6,328	16,165,270.00
By change and decrease.....		4,297,853.00
Not taken.....	3,558	15,631,707.00
Total terminated.....	23,484	71,482,830.00

BUSINESS IN DISTRICT OF COLUMBIA DURING THE YEAR.

	Number.	Amount.
Policies on the lives of citizens of said District in force Dec. 31, of previous year.	2,757	\$7,655,148.00
Policies on the lives of citizens of said District issued during the year.....	334	277,000.00
Policies transferred to the District.....	172	361,627.00
Total.....	3,263	9,293,775.00
Deduct ceased to be in force during the year.....	325	1,097,180.00
Policies in force Dec. 31, 1910.....	2,938	8,196,595.00
Losses and claims unpaid Dec. 31 of previous year.....	2	3,000.00
Losses and claims incurred during the year.....	32	116,497.00
Total.....	34	119,497.00
Losses and claims settled during the year.....	29	93,497.00
Losses and claims unpaid Dec. 31, 1910.....	5	26,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or expenses.....		233,719.77

PENN MUTUAL LIFE INSURANCE CO., PHILADELPHIA, PA.

[Incorporated, 1847; commenced business, 1847. George K. Johnson, president; John Humphreys, secretary. Home office, 921 to 925 Chestnut Street, Philadelphia, Pa.]

I. CAPITAL STOCK.

Amount of ledger assets (as per balance) Dec. 31 of previous year \$105,653,311.90

II. INCOME.

First year's premiums on original policies, without deduction for commissions or other expenses.....	\$2,328,163.65	
Surrender values applied to pay first year's premiums.....	16,400.77	
Total first year's premiums on original policies.....	2,344,564.42	
Dividends applied to purchase paid-up additions and annuities.....	158,382.32	
Surrender values applied to purchase paid-up insurance and annuities.....	240,608.54	
Consideration for original annuities involving life contingencies.....	413,427.99	
Consideration for supplementary contracts involving life contingencies.....	5,368.94	
Total new premiums.....		3,162,352.21
Renewal premiums, without deductions for commissions or other expenses, less \$93,065.57 for reinsurance on renewals.....	13,866,164.32	
Dividends applied to pay renewal premiums.....	1,481,881.79	
Surrender values applied to pay renewal premiums.....	7,964.92	
Renewal premiums for deferred annuities.....	11,532.66	
Total renewal premiums.....		15,367,543.69
Total premium income.....		18,529,895.90
Consideration for supplementary contracts not involving life contingencies.....		335,436.29
Dividends left with the company to accumulate at interest.....		8,039.14
Gross interest on mortgage loans.....	2,391,394.22	
Gross interest on collateral loans.....	125,597.20	
Gross interest on bonds and dividends on stocks, less \$27,981.72 accrued interest on bonds acquired during 1910.....	1,834,932.22	
Gross interest on premium notes, policy loans, or liens.....	915,422.64	
Gross interest on deposits in trust companies and banks.....	33,449.27	
Gross interest on other debts due the company.....	12,743.13	
Gross discount on claims paid in advance—endowments paid within 1 year of maturity.....	2,000.55	
Gross rent from company's property, including \$52,000 for company's occupancy of its own buildings.....	154,266.33	
Total gross interests and rents.....		5,469,805.56
From other sources:		
Profit on collateral stock loan.....	16,000.00	
Bonuses on mortgage.....	5,750.00	
Gross profit on sale or maturity of ledger assets—bonds.....		21,750.00
Total income.....		66,330.61
Sum of both amounts.....		24,431,257.50
		130,084,569.40

III. DISBURSEMENTS.

For death claims (less \$50,000 reinsurance), \$5,432,820.94;	
additions \$36,545	\$5, 469, 365. 94
For matured endowments, \$1,684,359.88; additions, \$65,057....	1, 749, 416. 88

Net amount paid for losses and matured endowments.....	\$7,218,782.82
For annuities involving life contingencies.....	323,902.00
Premium notes and liens voided by lapse, less \$8,292.01 restorations.....	101,305.20
Surrender values paid in cash, or applied in liquidation of loans or notes....	1,963,213.76
Surrender values applied to pay new premium, \$16,400.77; to pay renewal premiums, \$7,964.92.....	24,365.69
Surrender values applied to purchase paid-up insurance and annuities.....	240,608.54
Dividends paid to policy holders in cash, or applied to liquidation of loans or notes.....	431,681.30
Dividends applied to pay renewal premium.....	1,481,881.79
Dividends applied to purchase paid-up additions and annuities.....	158,382.32
Dividends left with the company to accumulate at interest.....	8,039.14

Total paid policy holders.....	11,952,162.65
Expense of investigation and settlement of policy claims, including \$1,941.30 for legal expense.....	2,539.55
Paid for claims on supplementary contracts not involving life contingencies.....	213,275.86
Commissions to agents (less commission on reinsurance): First year's premiums, \$1,022,700.20; renewal premiums, \$963,400.45; annuities (original), \$20,201.52; (renewal), \$682.66.....	2,006,984.83
Commuted renewal commissions.....	10,197.40
Salaries and allowances for agencies, including managers, agents, and clerks.....	866.64
Agency supervision, traveling, and all other agency expenses.....	18,049.20
Branch-office expenses, including salaries of managers and clerks.....	113,993.92
Medical examiners' fees, \$116,956.06; inspection of risks, \$16,872.71.....	133,828.77
Salaries and all other compensation of officers, directors, trustees, and home-office employees.....	401,917.11
Rent, including \$52,000 for company's occupancy of its own buildings.....	131,713.01
Advertising, \$23,491.49; printing and stationery, \$48,246.84; postage, telegraph, telephone, and express, \$54,351.58; exchange, \$233.34.....	126,323.25
Legal expense.....	16,476.24
Furniture, fixtures, and safes.....	12,843.69
Repairs and expenses (other than taxes) on real estate.....	47,283.62
Taxes on real estate.....	26,478.25
State taxes on premiums.....	258,326.93
Insurance department licenses and fees.....	22,557.45
All other licenses, fees, and taxes:	
Municipal and State licenses.....	\$14,973.69
Compulsory advertising, etc.....	1,146.92
Taxes on investments.....	244,586.17

Total		260,706.78
Other disbursements:		
Investment inspection	17,693.83	
Special mortality investigations	12,666.00	
Trustee fees	7,200.00	
Home-office expenses, supplies, janitors' service, etc	41,864.97	
Election expenses	1,175.57	
Damages on account of Cincinnati, Ohio, property, etc	3,328.66	
		83,929.06
Agents' balances charged off		819.37
Gross loss on sale on maturity of ledger assets:		
Real estate	5,138.16	
Bonds	26,937.34	
		32,075.50
Gross decrease, by adjustment, in book value of ledger assets:		
Real estate	115,164.71	
Bonds	190,138.10	
		305,302.81

Total disbursements	\$16,178,651.89
Balance	113,905,917.51

IV. LEDGER ASSETS.

Book value real estate.....	\$1,929,455.32
Mortgage loans on real estate, first liens.....	47,061,800.33
Loans secured by pledge of bonds, stocks, or other collateral.....	2,014,700.00
Loans made to policy holders on this company's policies assigned as collateral.....	15,711,980.00
Premium notes or liens on policies in force of which \$27,308.74 is for first year premiums.....	2,743,897.34
Book value bonds, excluding interest, \$41,079,633.25; stocks, \$346,525.12....	41,426,158.37
Deposited in trust companies and banks on interest.....	2,602,462.90
Cash in company's office.....	4,931.91
Bills receivable, \$282,844.02; agents' balances, \$22,850.54.....	305,694.56
Bills receivable for premiums.....	104,836.78

Total ledger assets	113,905,917.51
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NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$749,066.72
Interest due and accrued on bonds.....	600,288.77
Interest due and accrued on collateral loans.....	24,681.51
Interest due and accrued on premium notes, policy loans, or liens.....	13,192.56
Interest due and accrued on other assets.....	4,213.57
Rents due and accrued on company's property or lease.....	5,790.40

Total interest and rents due and accrued..... \$1,397,233.53

	New business.	Renewals.	
Gross premiums, due and unreported, on policies in force Dec. 31, 1910.....	\$767,761.58	1,302,797.00	
Gross deferred premiums on policies in force Dec. 31, 1910.....	97,086.62	1,119,154.53	
Total.....	864,848.20	2,421,951.53	
Deduct loading.....	194,590.85	544,939.10	
Net amount of uncollected and deferred premiums.....	670,257.35	1,877,012.43	2,547,269.78
All other assets.....			11,563.96
Gross assets.....			117,861,984.78

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	23,267.07
Cash advanced to or in the hands of agents.....	282,844.02
Bills receivable.....	104,836.78
Premium notes or loans on policies and net premiums in excess of the net value of their policies.....	151,348.44
Book value of ledger assets over market value—bonds.....	36,010.04
Total.....	598,306.35
Total admitted assets.....	117,263,678.43

V. LIABILITIES.

Net present value of all the outstanding policies in force on Dec. 31, 1910, as computed by the Pennsylvania insurance department.....	\$94,640,407.00
Deduct net value of risks of this company reinsured in other solvent companies.....	158,090.00
Net reserve.....	94,482,317.00
Present value of amounts not yet due on supplementary contracts not involving life contin- gencies computed by the company's actuary.....	2,104,358.00
Claims for death losses in process of adjustment, or adjusted and not due.....	414,870.81
Claims for death losses and other policy claims resisted by the company.....	2,000.00
Total policy claims.....	416,870.81
Dividends left with the company to accumulate at interest, and accrued interest thereon..	76,709.11
Premiums paid in advance, including surrender values so applied.....	61,339.03
Unearned interest and rent paid in advance.....	439,469.78
Commissions due to agents on premium notes when paid.....	43,824.02
Salaries, rents, office expenses, bills, and accounts due or accrued.....	3,357.17
Medical examiners' and legal fees due or accrued.....	14,000.00
State, county, and municipal taxes due or accrued.....	605,632.16
Dividends or other profits due policy holders, including those contingent on payment of outstanding and deferred premiums.....	292,214.14
Dividends declared on or apportioned to annual dividend policies payable to policy holders during 1911 whether contingent upon the payment of renewal premiums or otherwise.....	2,875,000.00
Dividends declared on or apportioned to deferred dividend policies payable to policy holders during 1911.....	408,932.30
Amount set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies.....	7,750,157.89
Reserve or surplus funds not otherwise included in liabilities:	
Trust deposits.....	7,100.00
Special 3 and 3½ per cent reserve.....	2,993,543.00
Matured endowments left with the company at interest.....	28,146.95
All other liabilities:	
Matured credits awaiting proof.....	29,083.00
Unassigned funds (surplus).....	4,631,624.07
Total liabilities.....	117,263,678.43

EXHIBITS OF POLICIES.

	Number.	Amount.
Policies and additions in force Dec. 31, 1909:		
Whole life policies.....	110,825	\$270,494,168.00
Endowment policies.....	40,416	83,543,685.00
Term and other policies, including return premium additions.....	37,055	130,497,286.00
Additions to policies by dividends.....		1,763,402.00
New policies written during the year:		
Whole life policies.....	16,437	56,054,722.00
Endowment policies.....	3,289	8,524,365.00
Term and other policies, including return premium additions.....	4,248	21,506,062.00
Old policies revived:		
Whole life policies.....	344	1,100,384.00
Endowment policies.....	106	283,810.00
Term and other policies, including return premium additions.....	245	969,641.00
Additions to policies by dividends.....		1,918.00
Old policies changed and increased:		
Whole life policies.....		107,464.00
Endowment policies.....		41,103.00
Term and other policies, including return premium additions.....		61,697.00
Additions to policies by dividends.....		261,228.00
Total.....	212,965	575,210,935.00
Deduct policies decreased and ceased to be in force.....	17,253	59,049,028.00
Total policies and additions in force end of year.....	195,712	516,161,907.00
Policies reinsured.....	470	3,906,500.00
Policies ceased to be in force during the year:		
By death.....	1,796	5,459,229.00
By maturity.....	721	1,749,448.00
By expiry.....	1,785	4,013,456.00
By surrender.....	3,269	10,143,102.00
By lapse.....	5,121	15,764,633.00
By change and decrease.....		2,837,567.00
Not taken.....	4,561	19,081,593.00
Total terminated.....	17,253	59,049,028.00

BUSINESS IN DISTRICT OF COLUMBIA DURING THE YEAR.

	Number.	Amount.
Policies on the lives of citizens of said District in force Dec. 31 of previous year.....	2,357	\$7,363,796.00
Policies on the lives of citizens of said District issued during the year.....	453	2,177,444.00
Transferred to the District.....	87	190,697.00
Total.....	2,897	9,731,937.00
Deduct ceased to be in force during the year (No. 98; amount, \$592,540).....	177	843,663.00
Deduct transferred from the District (No. 79; amount, \$251,123).....		
Policies in force Dec. 31, 1910.....	2,720	8,888,274.00
Losses and claims incurred during the year.....	29	76,157.00
Losses and claims settled during the year.....	28	74,657.00
Losses and claims unpaid Dec. 31, 1910.....	1	1,500.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or expenses.....		244,218.17

PHOENIX MUTUAL LIFE INSURANCE CO., HARTFORD, CONN.

[Incorporated, 1851; commenced business, 1851. John M. Halcomb, president; Silas H. Cornwell, secretary.
Home office, 49 Pearl Street, Hartford, Conn.]

I. CAPITAL STOCK.

Amount of ledger assets (as per balance) Dec. 31 of previous year. \$27,227,724.00

II. INCOME.

First year's premiums on original policies without deduction for commissions or other expenses.....	\$528,420.18	
Surrender values applied to pay first year's premiums.....	8,802.04	
Total first year's premiums on original policies.....	537,222.22	
Dividends applied to purchase paid-up additions and annuities.....	137,514.00	
Surrender values applied to purchase paid-up insurance and annuities.....	92,100.07	
Consideration for original annuities involving life contingencies.....	6,990.00	
Consideration for supplementary contracts involving life contingencies....	74,985.00	
Total new premiums.....		848,811.29
Renewal premiums without deduction for commissions or other expenses, less \$46,155.58 for reinsurance on renewals.....	3,508,249.95	
Dividends applied to pay renewal premiums.....	390,753.16	
Surrender values applied to pay renewal premiums.....	1,363.00	
Renewal premiums for deferred annuities.....	15,020.93	
Total renewal premiums.....		3,915,387.04
Total premium income.....		4,764,198.33
Consideration for supplementary contracts not involving life contingencies		13,574.20
Dividends left with the company to accumulate at interest.....		67,446.74
Gross interest on mortgage loans.....	889,534.75	
Gross interest on bonds and dividends on stocks, less \$3,592.45 accrued interest on bonds acquired during 1910.....	314,095.11	
Gross interest on premium notes, policy loans, or liens.....	184,955.73	
Gross interest on deposits in trust companies and banks.....	13,435.59	
Gross interest on other debts due the company.....	480.16	
Gross discount on claims paid in advance.....	336.57	
Gross rent from company's property, including \$10,000 for company's occupancy of its own buildings.....	39,704.49	
Total gross interest and rents.....		1,442,542.40
From other sources: Guarantee of mortgage loans.....		219.42
From agents' balances previously charged off.....		3,046.27
Gross profit on sale or maturity of ledger assets:		
Real estate.....	2,935.00	
Bonds.....	247.66	
Stocks.....	2,210.00	
		5,392.66
Gross increase, by adjustment, in book value of ledger assets:		
Real estate.....	350.00	
Bonds.....	2,481.00	
		2,831.00
Total income.....		6,299,251.02
Sum of both amounts.....		33,526,975.02

III. DISBURSEMENTS.

For death claims (less \$51,150 reinsurance), \$1,450,642.59; additions, \$20,678.90.....	\$1,471,321.49
For matured endowments, \$269,639.55; additions, \$11,833.32....	281,472.87
Net amount paid for losses and matured endowments.....	\$1,752,794.36
For annuities involving life contingencies.....	17,572.15
Premium notes and liens voided by lapse.....	92.92
Surrender values paid in cash, or applied in liquidation of loans or notes....	512,892.28
Surrender values applied to pay new premium, \$8,802.04; to pay renewal premiums, \$15,020.93.....	23,822.97
Surrender values applied to purchase paid-up insurance and annuities.....	92,100.07
Dividends paid to policy holders in cash, or applied in liquidation of loans or notes.....	16,217.34
Dividends applied to pay renewal premium.....	390,753.16
Dividends applied to shorten the endowment or premium-paying period....	1,363.00
Dividends applied to purchase paid-up additions and annuities.....	137,514.00
Dividends left with the company to accumulate at interest.....	46,721.58
Total paid policy holders.....	2,991,843.83
Expense of investigation and settlement of policy claims, including \$392.54 for legal expense.....	955.24
Paid for claims on supplementary contracts not involving life contingencies.	3,668.57
Dividends held on deposit surrendered during the year, with interest thereon.	13,047.28
Commissions to agents (less commission on reinsurance): First year's premiums, \$246,596.61; renewal premiums, \$224,828.06; annuities (original), \$349.50.....	471,774.17
Commuted renewal commissions.....	5,347.00

Agency supervision, traveling, and all other agency expenses.....	\$19,326.62	
Branch office expenses, including salaries of managers and clerks.....	134,913.67	
Medical examiners' fees, \$39,948.25; inspection of risks, \$5,401.92.....	45,350.17	
Salaries and all other compensation of officers, directors, trustees, and home-office employees.....	160,655.24	
Rent, including \$10,000 for company's occupancy of its own buildings.....	12,858.33	
Advertising, \$5,278.56; printing and stationery, \$30,025.78; postage, telegraph, telephone, and express, \$12,453.92; exchange, \$16.48.....	47,774.74	
Legal expense.....	3,375.00	
Furniture, fixtures, and safes.....	11,144.90	
Repairs and expenses (other than taxes) on real estate.....	23,010.53	
Taxes on real estate.....	4,015.44	
State taxes on premiums.....	54,990.50	
Insurance department licenses and fees.....	6,085.69	
All other licenses, fees, and taxes:		
Tax franchise.....	\$67,798.69	
Federal.....	2,106.52	
Reserve.....	2,830.52	
Municipal license fees and taxes.....	2,116.98	
Publishing.....	781.26	
Bonds' State treasurers' and attorneys' fees.....	191.70	
		75,825.67
Other disbursements:		
Home office traveling expenses.....	3,382.53	
Miscellaneous expenses.....	9,702.59	
Mortgage loan expenses.....	3,143.99	
Commissions paid on loans.....	14,750.21	
Transferred matured pure endowment dividend.....	20,725.16	
Investment expenses.....	3,400.00	
		55,104.48
Agents' balances charged off.....		8,436.36
Gross loss on sale or maturity of ledger assets:		
Real estate.....	\$5,900.00	
Bonds.....	8,827.75	
		14,727.75
Gross decrease, by adjustment, in book value of ledger assets:		
Real estate.....	36,213.54	
Bonds.....	7,133.05	
		43,346.59
Total disbursements.....		\$4,207,577.77
Balance.....		29,319,397.25

IV. LEDGER ASSETS.

Book value real estate.....	\$730,852.00	
Mortgage loans on real estate, first liens.....	17,624,998.28	
Loans made to policy holders on this company's policies, assigned as collateral.....	3,660,098.22	
Premium notes or liens on policies in force.....	105,812.42	
Book value bonds, excluding interest, \$6,210,575.75; stocks, \$369,715.....	6,580,290.75	
Deposited in trust companies and banks, on interest.....	609,092.50	
Cash in company's office.....	480.41	
Agents' balances, debit.....	7,772.67	
Total ledger assets.....		\$29,319,397.25

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$360,828.51	
Interest due and accrued on bonds.....	52,434.47	
Interest due and accrued on premium notes, policy loans, or liens.....	13,956.83	
Interest due and accrued on other, assets.....	35.29	
Total interest and rents due and accrued.....		427,255.10
Market value of bonds and stocks over book value.....		20,884.85

	New business.	Renewals.	
Gross premiums, due and unreported on policies in force Dec. 31, 1910.....	\$57,277.63	\$202,341.77	
Gross deferred premiums on policies in force Dec. 31, 1910.....	37,012.63	225,178.03	
Total.....	94,290.26	427,519.80	
Deduct loading.....	19,465.28	96,524.77	
Net amount of uncollected and deferred premiums.....	74,824.98	330,995.03	405,820.01
Gross assets.....			30,173,357.21

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$7,772.67	
Premium notes or loans on policies and net premiums in excess of the net value of their policies.....	7,972.31	
Total.....		15,744.98
Total admitted assets.....		30,157,612.23

V. LIABILITIES.

Net present value of all the outstanding policies in force on Dec. 31, 1910, as commuted by the company.....	\$27,865,611.00
Deduct net value of risks of this company reinsured in other solvent companies.....	125,114.00
Net reserve.....	\$27,740,497.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies, computed by the company.....	34,680.00
Liability on policies canceled and not included in "net reserve" upon which a surrender value may be demanded.....	14,307.90
Claims for death losses in process of adjustment, or adjusted and not due....	\$18,919.06
Claims for death losses which have been reported and no proofs received....	43,501.85
Total policy claims.....	62,420.91
Dividends left with the company to accumulate at interest, and accrued interest thereon..	124,242.45
Premiums paid in advance, including surrender values so applied.....	24,620.37
Unearned interest and rent paid in advance.....	95,798.73
Commissions to agents, due or accrued.....	7,901.13
Salaries, rents, office expenses, bills, and accounts due or accrued.....	4,288.34
Medical examiners' and legal fees due or accrued.....	3,965.00
State, county, and municipal taxes, due or accrued.....	51,007.45
Dividends or other profits due policy holders, including those contingent on payment of outstanding and deferred premiums.....	41,205.78
Dividends declared on or apportioned to annual dividend policies payable to policy holders during 1911, whether contingent upon the payment of renewal premiums or otherwise....	677,998.80
Dividends declared on or apportioned to deferred dividend policies payable to policy holders during 1911.....	34,849.74
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies.....	87,262.53
Reserve or surplus funds not otherwise included in liabilities:	
Contingent deferred term dividends.....	\$17,403.20
Reserve for special paid-up option.....	5,000.00
	22,403.20
Unassigned funds (surplus).....	1,130,063.90
Total liabilities.....	30,157,612.23

EXHIBITS OF POLICIES.

	Number.	Amount.
Policies and additions in force Dec. 31, 1909:		
Whole life policies.....	15,623	\$28,356,913.00
Endowment policies.....	40,987	70,929,882.00
Term and other policies including return premium additions.....	7,602	19,616,690.00
Additions to policies by dividends.....		1,262,619.00
New policies written during the year:		
Whole life policies.....	96	387,291.00
Endowment policies.....	7,306	13,687,282.00
Term and other policies, including return premium additions.....	1,458	4,610,007.00
Additions to policies by dividends.....		169,417.00
Old policies revived:		
Whole life policies.....	2	3,000.00
Endowment policies.....	50	85,000.00
Term and other policies, including return premium additions.....	8	24,000.00
Additions to policies by dividends.....		817.00
Old policies changed and increased:		
Whole life policies.....		3,622.00
Endowment policies.....		51,994.00
Term and other policies, including return premium additions.....		2,140.00
Total.....	73,132	139,190,674.00
Deduct policies decreased and ceased to be in force.....	4,971	11,105,983.00
Total policies and additions in force end of year.....	68,161	128,084,691.00
Politics reinsured.....	197	2,369,124.00
Policies ceased to be in force during the year:		
By death.....	801	1,576,914.00
By maturity.....	147	282,914.00
By expiry.....	245	333,038.00
By surrender.....	947	2,108,225.00
By lapse.....	1,691	3,783,522.00
By change and decrease.....		506,667.00
Not taken.....	1,140	2,514,703.00
Total terminated.....	4,971	11,105,983.00

BUSINESS IN DISTRICT OF COLUMBIA DURING THE YEAR.

	Number.	Amount.
Policies on the lives of citizens of said District in force Dec. 31 of previous year.	417	\$1,041,523.00
Policies on the lives of citizens of said District issued during the year.....	69	170,250.00
Total.....	486	1,211,773.00
Deduct ceased to be in force during the year.....	68	165,847.00
Policies in force Dec. 31, 1910.....	418	1,045,926.00
Losses and claims incurred during the year.....	8	14,952.00
Total.....	8	14,952.00
Losses and claims settled during the year.....	7	8,952.00
Losses and claims unpaid Dec. 31, 1910.....	1	6,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or expenses.....		38,152.41

SECURITY MUTUAL LIFE INSURANCE CO., BINGHAMTON, N. Y.

[Incorporated, 1886; commenced business, 1887. Frederick W. Jenkins, president; Chas. A. La Due, secretary. Home office, Corner Court and Exchange Streets, Binghamton, N. Y.]

I. CAPITAL STOCK.

Amount of ledger assets (as per balance) Dec. 31 of previous year \$5,239,052.57

II. INCOME.

First year's premiums on original policies, without deduction for commissions or other expenses, less \$2,657.66 for first year's reinsurance.....	\$185,069.18	
Dividends applied to purchase paid-up additions and annuities.....	4,804.89	
Surrender values applied to purchase paid-up insurance and annuities.....	9,983.38	
Consideration for original annuities involving life contingencies.....	3,000.00	
Total new premiums.....		202,857.45
Renewal premiums, without deduction for commissions or other expenses, less \$567.98 for reinsurance on renewals.....	1,328,731.15	
Dividends applied to pay renewal premiums.....	36,904.54	
Surrender values applied to pay renewal premiums.....	11,411.05	
Total renewal premiums.....		1,377,046.74
Total premium income.....		1,579,904.19
Consideration for supplementary contracts not involving life contingencies.....		2,000.00
Dividends left with the company to accumulate at interest.....		2,238.28
Gross interest on mortgage loans.....	44,950.93	
Gross interest on bonds and dividends on stocks, less \$2,469.18 accrued interest on bonds acquired during 1910.....	75,865.82	
Gross interest on premium notes, policy loans or liens.....	75,858.11	
Gross interest on deposits in trust companies and banks.....	5,136.88	
Gross interest on other debts due the company.....	4,896.29	
Gross rent from company's property, including \$15,000 for company's occupancy of its own buildings.....	43,987.77	
Total gross interest and rents.....		250,695.80
From other sources: Cash from agents' due bills issued.....		945.14
Total income.....		1,835,783.41
Sum of both amounts.....		7,074,835.98

III. DISBURSEMENTS.

For death claims.....	\$550,058.43	
Additions.....	24,779.83	
		\$574,838.26
For matured endowments.....		250.00
Net amount paid for losses and matured endowments.....		\$575,088.26
For annuities involving life contingencies.....		487.89
Premium notes and liens voided by lapse, less \$14,362.02 restorations.....		100,884.00
Surrender values paid in cash, or applied in liquidation of loans or notes.....		243,620.83
Surrender values applied to pay renewal premiums.....		11,411.05
Surrender values applied to purchase paid-up insurance and annuities.....		9,983.38
Dividends paid to policy holders in cash, or applied in liquidation of loans or notes.....		12,255.40
Dividends applied to pay renewal premium.....		36,904.54
Dividends applied to purchase paid-up additions and annuities.....		4,804.89
Dividends left with the company to accumulate at interest.....		2,238.28
Total paid policy holders.....		997,678.52
Expense of investigation and settlement of policy claims, including \$1,366.15 for legal expense.....		3,510.15

Paid for claims on supplementary contracts not involving life contingencies..	\$4,789.90	
Commissions to agents (less commission on reinsurance): First year's premiums, \$135,076.49; renewal premiums, \$77,183.90; annuities (original) \$150.....	212,410.39	
Agency supervision, traveling, and all other agency expenses.....	11,391.06	
Branch office expenses, including salaries of managers and clerks.....	57,847.50	
Medical examiners' fees, \$17,845; inspection of risks, \$5,815.33.....	23,660.33	
Salaries and all other compensation of officers, directors, trustees, and home-office employees.....	98,407.68	
Rent, including \$15,000 for company's occupancy of its own buildings, less \$661.74 received under sublease.....	24,096.08	
Advertising, \$3,405.89; printing and stationery, \$5,562.31; postage, telegraph, telephone, and express, \$9,603.26; exchange, \$26.93.....	18,598.39	
Legal expense.....	4,731.62	
Furniture, fixtures, and safes.....	1,030.36	
Repairs and expenses (other than taxes) on real estate.....	13,441.01	
Taxes on real estate.....	7,884.25	
State taxes on premiums.....	23,016.11	
Insurance department licenses and fees.....	3,868.09	
All other licenses, fees, and taxes:		
Massachusetts State license.....	\$310.44	
Vermont State license.....	50.00	
Mississippi State license.....	250.00	
Spartanburg (S. C.) city tax.....	60.00	
Atlanta (Ga.) city tax.....	50.00	
U. S. revenue tax.....	41.44	
	<hr/>	761.88
Other disbursements:		
Traveling expenses.....	4,062.23	
Premiums on bonds purchased.....	5,356.25	
Consulting attorney fees.....	1,511.87	
Account settlement Rennie suit.....	3,000.00	
Legislative expenses.....	163.55	
	<hr/>	14,093.90
Agents' balances charged off.....	9,836.87	
Gross loss on sale or maturity of ledger assets—bonds.....	151.20	
	<hr/>	
Total disbursements.....		\$1,531,205.29
Balance.....		5,543,630.69

IV. LEDGER ASSETS.

Book value real estate.....	\$733,106.55	
Mortgage loans on real estate, first liens.....	971,966.93	
Loans made to policy holders on this company's policies, assigned as collateral.....	1,501,214.40	
Premium notes or liens on policies in force.....	34,572.34	
Book value bonds, excluding interest, \$1,974,369.75; stocks, \$34,100.....	2,008,469.75	
Deposited in trust companies and banks, on interest.....	234,902.78	
Cash in company's office.....	16,896.12	
Deposited in trust companies and bank (not on interest).....	24,446.17	
Bills receivable, \$517; agents' balances, debt net \$17,528.65.....	18,045.65	
	<hr/>	
Total ledger assets.....		5,543,630.69

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	14,996.21	
Interest due and accrued on bonds.....	21,296.20	
Interest due and accrued on premium notes, policy loans or liens.....	24,848.46	
Interest due and accrued on other assets.....	1,738.58	
Rents due and accrued on company's property or lease.....	617.00	
	<hr/>	
Total interest and rents due and accrued.....		63,496.45

	New business.	Renewals.	
Gross premiums, due and unreported on policies in force Dec. 31, 1910.....	\$24,590.39	\$155,202.38	
Gross deferred premiums on policies in force Dec. 31, 1910.....	11,772.37	102,828.84	
Total.....	36,362.76	258,031.22	
Deduct loading.....	7,272.55	51,606.24	
	<hr/>	<hr/>	
Net amount of uncollected and deferred premiums.....	29,090.21	206,424.98	235,515.19
Gross assets.....			<hr/>
			5,842,642.33

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	17,528.65	
Bills receivable.....	517.00	
Premium notes or loans on policies and net premiums in excess of the net value of their policies.....	18,266.76	
Book value of ledger assets over market value:		
Real estate.....	3,336.90	
Bonds.....	59,434.75	
	<hr/>	
Total.....		99,084.06
Total admitted assets.....		<hr/>
		5,743,558.27

V. LIABILITIES.

Net present value of all the outstanding policies in force on Dec. 31, 1910, as computed by the New York insurance department.....	\$5,014,981.60
Deduct net value of risks of this company reinsured in other solvent companies.....	2,671.00
Net reserve.....	\$5,012,310.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies, computed by the company.....	22,689.00
Liability on policies canceled and not included in "net reserve," upon which a surrender value may be demanded.....	48,192.83
Claims for death losses in process of adjustment, or adjusted and, not due....	13,250.00
Claims for death losses which have been reported and no proofs received.....	27,150.85
Claims for matured endowments due and unpaid.....	1,035.40
Claims for death losses and other policy claims resisted by the company.....	9,400.00
Total policy claims.....	50,836.25
Dividends left with the company to accumulate at interest, and accrued interest thereon..	2,876.02
Premiums paid in advance, including surrender values so applied.....	9,094.56
Unearned interest and rent paid in advance.....	13,747.54
Commissions to agents, due or accrued.....	14,047.80
Salaries, rents, office expenses, bills and accounts due or accrued.....	2,753.87
Medical examiners' and legal fees due or accrued.....	2,642.00
State, county, and municipal taxes due or accrued.....	25,000.00
Dividends or other profits due policy holders, including those contingent on payment of outstanding and deferred premiums.....	14,125.06
Dividends declared on or apportioned to annual dividend policies payable to policy holders during 1911, whether contingent upon the payment of renewal premiums or otherwise...	25,000.00
Dividends declared on or apportioned to deferred dividend policies payable to policy holders during 1911.....	2,500.00
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies.....	76,160.15
All other liabilities:	
Agents' due bills outstanding.....	6,321.51
Account Rennie suit.....	2,000.00
Premiums due reinsuring companies.....	2,038.84
Unassigned funds (surplus).....	411,222.84
Total liabilities.....	5,743,558.27

EXHIBITS OF POLICIES.

	Number.	Amount.
Policies and additions in force Dec. 31, 1909:		
Whole life policies.....	11,283	\$17,819,102.00
Endowment policies.....	4,365	6,314,421.00
Term and other policies, including return premium additions.....	11,564	24,486,507.00
Additions to policies by dividends.....		8,635.00
New policies written during the year:		
Whole life policies.....	2,585	5,270,302.00
Endowment policies.....	961	1,213,508.00
Term and other policies, including return premium additions.....	250	961,879.00
Additions to policies by dividends.....		11,231.00
Old policies revived:		
Whole life policies.....	166	255,921.00
Endowment policies.....	48	74,450.00
Term and other policies, including return premium additions.....	100	234,584.00
Old policies changed and increased:		
Whole life policies.....		265.00
Endowment policies.....		2,417.00
Term and other policies, including return premium additions.....		108,484.00
Total.....	31,322	56,761,706.00
Deduct policies decreased and ceased to be in force.....	3,499	6,855,195.00
Total policies and additions in force end of year.....	27,823	49,906,511.00
Policies reinsured.....	33	306,000.00
Policies ceased to be in force during the year:		
By death.....	310	603,075.00
By maturity.....	1	1,000.00
By expiry.....	34	54,690.00
By surrender.....	329	639,802.00
By lapse.....	2,029	3,847,973.00
By change and decrease.....		122,030.00
Not taken.....	796	1,585,625.00
Total terminated.....	3,499	6,855,195.00

BUSINESS IN DISTRICT OF COLUMBIA DURING THE YEAR.

	Number.	Amount.
Policies on the lives of citizens of said District in force Dec. 31 of previous year.	150	\$433,531.00
Policies on the lives of citizens of said District issued during the year.....	7	33,587.00
Total.....	157	467,118.00
Deduct ceased to be in force during the year.....	8	37,215.00
Policies in force Dec. 31, 1910.....	149	429,903.00
Losses and claims incurred during the year.....	3	17,449.79
Losses and claims settled during the year, in cash.....	3	17,449.79
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or expenses.....		13,602.37

ÆTNA LIFE INSURANCE CO., HARTFORD, CONN.

[Incorporated, 1820; commenced business, 1850. M. G. Bulkely, president; C. E. Gilbert, secretary.
Home office, 650 Main Street, Hartford, Conn.]

I. CAPITAL STOCK.

Amount of capital paid up in cash.....	\$2,000,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$86,909,096.52

II. INCOME.

First year's premiums on original policies, without deduction for commissions or other expenses, less \$1,909.75 for first year's reinsurance.....	\$1,104,491.30
Surrender values applied to pay first year's premiums.....	23,134.12
Total first year's premiums on original policies.....	1,127,625.42
Dividends applied to purchase paid-up additions and annuities.....	3,704.21
Surrender values applied to purchase paid-up insurance and annuities.....	189,775.92
Consideration for original annuities involving life contingencies.....	105,073.73
Consideration for supplementary contracts involving life contingencies.....	19,758.00
Total new premiums.....	1,445,937.28
Renewal premiums, without deduction for commissions or other expenses, less \$4,888.10 for reinsurance on renewals.....	8,854,221.77
Dividends applied to pay renewal premiums.....	383,287.21
Surrender values applied to pay renewal premiums.....	1,174.66
Total renewal premiums.....	9,238,683.64
Total premium income.....	10,684,620.92
Consideration for supplementary contracts not involving life contingencies.....	44,039.02
Dividends left with the company to accumulate at interest.....	177,315.35
Gross interest on mortgage loans, less \$655.68.....	2,324,079.47
Gross interest on collateral loans.....	48,712.47
Gross interest on bonds and dividends on stocks, less \$11,061.32 accrued interest on bonds acquired during 1910.....	1,351,920.73
Gross interest on premiums notes, policy loans or liens.....	566,138.02
Gross interest on deposits in trust companies and banks.....	63,266.62
Gross discount on claims paid in advance.....	3,529.88
Gross rent from company's property, including \$32,500 for company's occupancy of its own buildings.....	42,807.97
Total gross interest and rents.....	4,406,455.16
Total income.....	15,306,430.45
Sum of both amounts.....	102,305,526.97

III. DISBURSEMENTS.

For death claims (less \$341 reinsurance), \$3,888,153.74; additions, \$19.75.....	\$3,888,173.46
For matured endowments.....	2,711,676.00
Net amount paid for losses and matured endowments.....	\$6,599,849.46
For annuities involving life contingencies.....	32,963.14
Premium notes and liens voided by lapse.....	408.27
Surrender values paid in cash or applied in liquidation of loans or notes.....	1,673,493.51
Surrender values applied to pay new premiums, \$23,134.12; to pay renewal premiums, \$1,174.66.....	24,308.78
Surrender values applied to purchase paid-up insurance and annuities.....	189,775.92
Dividends paid to policy holders in cash or applied in liquidation of loans or notes.....	397,576.00
Dividends applied to pay renewal premiums.....	383,287.21
Dividends applied to purchase paid-up additions and annuities.....	3,704.21
Dividends left with the company to accumulate at interest.....	177,315.35
Total paid policy holders.....	9,482,681.85

Expense of investigation and settlement of policy claims, including \$2,325.52 for legal expense.....	\$2,326.52	
Paid for claims on supplementary contracts not involving life contingencies..	28,740.84	
Dividends held on deposit surrendered during the year, with interest thereon.	203,914.75	
Paid stockholders for interest or dividends.....	200,000.00	
Commissions to agents (less commission on reinsurance): First year's premiums, \$400,087.20; renewal premiums, \$507,406.64; annuities (original), \$5,458.33.....	912,952.17	
Commuted renewal commissions.....	14,489.90	
Agency supervision, traveling, and all other agency expenses.....	56,932.85	
Branch office expenses, including messengers and clerks.....	100,676.28	
Medical examiners' fees, \$64,740.40; inspection of risks, \$21,798.15.....	86,538.55	
Salaries and all other compensation of officers, directors, trustees, and home office employees.....	323,711.65	
Rent, including \$25,000 for company's occupancy of its own buildings.....	71,546.17	
Advertising, \$10,324.24; printing and stationery, \$68,129.80; postage, telegraph, telephone, and express, \$54,960.02; exchange, \$1,654.96.....	135,005.02	
Legal expense.....	5,786.08	
Furniture, fixtures, and safes.....	13,779.62	
Repairs and expenses (other than taxes) on real estate.....	62,737.29	
Taxes on real estate.....	13,189.77	
State taxes on premiums.....	125,602.65	
Insurance department licenses and fees.....	9,464.91	
All other licenses, fees, and taxes:		
Tax on capital stock.....	\$75,657.64	
Publication fees, \$1,055.03; valuing policies, \$3,047.10.....	4,102.13	
Tax on reserve, \$9,633.67; United States tax, \$5,374.75.....	15,008.42	
Local licenses, property tax.....	188,895.55	
	283,666.74	
Other disbursements:		
Investment expenses.....	11,663.07	
Supplies.....	887.72	
Incidentals.....	1,139.14	
Expense on real estate during foreclosure.....	225.76	
	13,915.69	
Gross loss on sale or maturity of ledger assets:		
Real estate.....	\$3,925.00	
Bonds.....	6,022.50	
Stocks.....	34,904.25	
	44,851.75	
Gross decrease, by adjustment, in book value of ledger assets—bonds.....	1,556.64	
Total disbursements.....	\$12,194,067.69	
Balance.....	90,111,459.28	

IV. LEDGER ASSETS.

Book value real estate, unencumbered.....	\$597,001.31	
Mortgage loans on real estate, first liens.....	46,731,662.22	
Loans secured by pledge of bonds, stocks, or other collateral.....	1,320,470.76	
Loans made to policy holders on this company's policies, assigned as collateral.	8,160,414.00	
Premium notes or liens on policies in force of which \$1,466.86 is for first year premiums.....	164,735.36	
Book value bonds, excluding interest, \$26,451,478.79; stocks, \$3,564,952.72.....	30,016,431.51	
Deposited in trust companies and banks, on interest, \$2,136,791.02; cash in company's office, \$18,442.51; deposited in trust companies and bank (not on interest), \$916,957.61.....	3,072,191.14	
Bills receivable, \$22,075.54; agents' balances, debit, \$31,696.48; credit, \$5,219.04; net, \$26,447.44.....	48,552.98	
Total ledger assets.....	90,111,459.28	

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,146,307.55	
Interest due and accrued on bonds.....	367,853.26	
Interest due and accrued on collateral loans.....	23,823.26	
Interest due and accrued on premium notes, policy loans or liens.....	163,953.90	
Interest due and accrued on other assets.....	267.74	
Rents due and accrued on company's property or lease.....	250.00	
Total interest and rents due and accrued.....	1,702,455.71	
Market value of bonds and stocks over book value.....	2,490,236.79	

	New business.	Renewals.	
Gross premiums, due and unreported on policies in force Dec. 31, 1910.....	\$112,893.80	\$723,560.63	
Gross deferred premiums on policies in force Dec. 31, 1910.....	65,595.81	409,042.48	
Total.....	178,489.61	1,132,603.11	
Deduct loading.....	29,132.28	192,212.08	
Net amount of uncollected and deferred premiums.....	149,357.33	940,391.03	1,089,748.36
Gross assets.....			95,293,900.14

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$31,696.48	
Bills receivable.....	22,075.54	
Premium notes or loans on policies and net premiums in excess of the net value of their policies.....	48.31	\$53,820.33
Total.....		95,340,079.81
Total liabilities accident, health and liability business.....		5,772,399.30
Total admitted assets.....		101,112,379.11

V. LIABILITIES.

Net present value of all the outstanding policies in force on Dec. 31, 1910, as computed by the company.....	\$82,817,488.00	
Deduct net value of risks of this company reinsured in other solvent companies.....	29,811.00	
	82,787,677.00	
Reserve to provide for disability benefits contained in life policies.....	48,839.00	
Net reserve.....		82,836,516.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies, computed by the company.....		296,394.00
Liability on policies canceled and not included in "net reserve" upon which a surrender value may be demanded.....		5,860.09
Claims for death losses in process of adjustment or adjusted and not due....	\$989,680.00	
Claims for death losses which have been reported and no proofs received....	51,116.00	
Claims for matured endowments due and unpaid.....	63,595.00	
Claims for death losses and other policy claims resisted by the company.....	42,618.04	
Due and unpaid on annuity claims involving life contingencies.....	64.41	
Total policy claims.....		256,361.45
Due and unpaid on supplementary contracts not involving life contingencies.....		150.00
Dividends left with the company to accumulate at interest and accrued interest thereon ..		519,322.41
Premiums paid in advance, including surrender values so applied.....		21,954.99
Unearned interest and rent paid in advance.....		222,446.57
Commissions due to agents on premium notes when paid.....		1,859.98
Commission to agents, due or accrued.....		3,702.48
"Cost of collection" on uncollected and deferred premiums, in excess of the loading thereon.		35,019.42
Salaries, rents, office expenses, bills and accounts due or accrued.....		5,788.28
Medical examiners' and legal fees due or accrued.....		9,034.50
State, county, and municipal taxes due or accrued.....		440,812.45
Dividends or other profits due policy holders, including those contingent on payment of outstanding and deferred premiums.....		80,218.56
Dividends declared on or apportioned to deferred dividend policies payable to policy holders during 1911.....		130,340.78
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies.....		1,128,783.98
Special reserve held under 10 year renewable term contracts.....		704,525.00
Total liabilities, life business.....		86,699,090.94
Total liabilities, accident, health, and liability business.....		4,282,609.14
Capital stock.....	\$2,000,000.00	
Unassigned funds (surplus).....	8,130,679.03	
		10,130,679.03
Total liabilities, life, accident, and other business.....		101,112,379.11

EXHIBITS OF POLICIES.

	Number.	Amount.
Policies and additions in force Dec. 31, 1909:		
Whole life policies.....	28,249	\$49,473,548.00
Endowment policies.....	113,530	198,878,397.00
Term and other policies, including return premium additions.....	25,735	48,900,946.00
Additions to policies by dividends.....		4,321.86
New policies written during the year:		
Whole life policies.....	1,658	10,018,010.00
Endowment policies.....	9,254	18,826,083.00
Term and other policies, including return premium additions.....	12,852	13,441,530.00
Old policies revived:		
Whole life policies.....		10,328.00
Endowment policies.....	48	149,725.00
Term and other policies, including return premium additions.....	22	64,000.00
Old policies changed and increased:		
Whole life policies.....		2,009.00
Endowment policies.....		9,025.00
Term and other policies, including return premium additions.....		400.00
Additions to policies by dividends.....		7,420.28
Total.....	191,348	339,785,743.14
Deduct policies decreased and ceased to be in force.....	19,257	29,025,959.11
Total policies and additions in force end of year.....	172,091	310,759,784.03
Policies reinsured.....	42	318,526.00

EXHIBITS OF POLICIES—Continued.

	Number.	Amount.
Policies ceased to be in force during the year:		
By death.....	2,254	\$3,888,322.72
By maturity.....	1,844	2,716,146.00
By expiry.....	5,294	1,747,837.00
By surrender.....	3,087	5,780,237.65
By lapse.....	3,360	7,497,248.00
By change and decrease.....	2	872,042.94
Not taken.....	3,416	6,614,135.01
Total terminated.....	19,357	29,025,959.11

BUSINESS IN DISTRICT OF COLUMBIA DURING THE YEAR.

	Number.	Amount.
Policies on the lives of citizens of said District in force Dec. 31 of previous year.	557	\$1,065,422.00
Policies on the lives of citizens of said District issued during the year.....	115	103,975.49
Transferred during the year.....	39	92,081.00
Total.....	711	1,261,478.49
Deduct ceased to be in force during the year.....	90	84,714.00
Transferred from District during year.....	24	58,838.00
Policies in force Dec. 31, 1910.....	597	1,117,926.49
Losses and claims incurred during the year.....	19	32,981.00
Losses and claims settled during the year.....	19	32,981.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or expenses.....		30,081.74

ÆTNA LIFE INSURANCE CO., HARTFORD, CONN.

(ACCIDENT, HEALTH, AND LIABILITY DEPARTMENT.)

[Commenced business, 1850. M. G. Bulkeley, president; J. Scofield Rowe, secretary. Principal office, 650 Main Street, Hartford, Conn.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$2,000,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$5,712,580.77

II.—INCOME.

Net cash received for premiums:		
Accident.....	\$1,540,369.96	
Health.....	343,947.54	
Liability.....	4,078,311.76	
Workmen's collective.....	48,251.22	
Total net premiums received.....		\$6,010,880.48
Gross interest on mortgage loans.....	113,155.39	
Gross interest on bonds and dividends on stocks.....	65,813.00	
Gross interest on deposits in trust companies and banks.....	7,579.30	
Gross interest from all other sources.....	32.99	
Gold bonds sold.....		186,580.68
From agents' balances previously charged off.....		2,000.00
		695.21
Total income.....		6,200,156.37
Sum of both amounts.....		11,912,737.14

III.—DISBURSEMENTS.

Net amount of policy holders for losses:		
Accident.....	\$663,705.32	
Health.....	159,517.33	
Liability.....	1,924,941.85	
Workmen's collective.....	20,220.23	
		\$2,768,384.83
Investigation and adjustment of claims:		
Accident.....	45,230.72	
Health.....	644.68	
Liability.....	502,236.65	
		548,112.05

Commissions or brokerage, less amount received on return premiums and reinsurance:

Accident.....	\$533,679.26	
Health.....	112,113.23	
Liability.....	885,218.66	
Workmen's collective.....	10,877.16	
		\$1,541,888.31
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees (including traveling expenses).....		244,874.71
Salaries, traveling, and all other expenses of agents not paid by commissions..		65,059.76
Medical examiners' fees and salaries.....		13,415.56
Inspections (other than medical and claim).....		122,171.92
Rents, including \$7,500 for company's occupancy of its own buildings.....		67,065.67
State taxes on premiums.....		79,256.79
Insurance department licenses and fees.....		4,416.12
All other licenses, fees, and taxes, municipal and county, \$2,715.03; Government, \$3,022.86.....		5,737.89
Legal expenses.....		3,537.67
Advertising.....		55,742.64
Printing and stationery.....		66,928.97
Postage, telegraph, telephone, and express.....		59,121.15
Furniture and fixtures.....		41,982.32
Stockholders for interest or dividends (amount declared during year).....		100,000.00
Investment expense.....		247.00
Profit and loss (bills receivable uncollectable).....		49.39
Sundry expenses.....		15,467.74
Surrender value, 10-payment policies.....		186.20
Total disbursements.....		5,803,646.69
Balance.....		6,109,090.45

IV.—LEDGER ASSETS.

Mortgage loans on real estate, first liens.....			\$2,329,838.49
Book value of bonds, \$1,100,045; stocks, \$858,187.50.....			1,958,232.50
Cash in company's office.....			39,104.92
Deposits in trust companies and banks not on interest.....			193,480.45
Deposits in trust companies and banks on interest.....			600,993.02
	On policies or renewals issued on or after Oct. 1, 1910.	On policies or renewals issued prior to Oct. 1, 1910.	
Premiums in course of collection:			
Accident.....	\$122,744.34	\$16,298.75	
Health.....	31,312.06	1,226.87	
Liability.....	529,440.63	226,262.28	
Workmen's collective.....	1,124.57	6,372.56	
Total premiums in course of collection.....			934,782.06
Bills receivable and suspense accounts.....			52,659.01
Total ledger assets, as per balance.....			6,109,090.45

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	71,024.22
Interest due and accrued on bonds.....	14,769.99
Interest due and accrued on other assets.....	2,502.23
Rents due and accrued on company's property or lease.....	2,165.00
Due from reinsurance companies.....	90,461.44
	2,011.38
Gross assets.....	6,201,563.27

DEDUCT ASSETS NOT ADMITTED.

Bills receivable and suspense accounts.....	52,659.01
Premiums in course of collection, written prior to Oct. 1, 1910.....	250,160.46
Book value of ledger assets over market value—bonds.....	126,444.50
	429,263.97
Total admitted assets.....	5,772,299.30

V.—LIABILITIES.

	Adjusted.	Reported or in pro- cess of adjustment.	Resisted.	Estimated expenses of investigation and adjust- ment of un- paid claims.	Total.
Losses and claims:					
Accident.....	\$8,101.78	\$66,219.68	\$99,394.70	\$5,211.48	\$178,927.64
Health.....	1,147.04	6,485.82	500.00	243.98	8,376.84
Workmen's collective.....		8,220.00			8,220.00
	9,248.82	80,925.50	99,894.70	5,455.46	195,524.48
Special reserve for unpaid liability losses.....					1,547,600.00
Total unpaid claims and expenses of settlement.....					1,743,124.48

Gross premiums (less reinsurance) upon all unexpired risks running 1 year or less from date of policy, \$4,306,078.96; unearned premiums, 50 per cent.... \$2,153,039.48
 Gross premiums (less reinsurance) upon all unexpired risks running more than 1 year from date of policy, \$112,974.69; unearned premiums, pro rata.. 92,943.22

Total unearned premiums.....	\$2,245,982.70
Commissions, brokerage, and other charges due or to become due to agents or brokers on policies issued on or after Oct. 1, 1910.....	185,878.57
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	9,464.47
State, county, and municipal taxes due or accrued.....	83,232.32
Interest due or accrued.....	48.00
Reinsurance.....	11,337.06
Advance premiums (100 per cent).....	1,541.54
Gold bonds not yet due.....	2,000.00
Total amount of all liabilities, except capital.....	4,282,609.14
Surplus over all liabilities.....	1,489,690.16
Total liabilities.....	5,772,299.30

BUSINESS IN DISTRICT OF COLUMBIA DURING THE YEAR.

	Gross premiums received on risks written or renewed during the year.	Gross losses paid.	Gross losses incurred.
Accident.....	\$10,531.26	\$5,337.93	\$4,859.93
Health.....	4,536.10	3,504.76	3,529.76
Liability.....	6,222.13	3,495.56	3,495.56
Total.....	21,289.49	12,338.25	11,885.25

THE EQUITABLE LIFE ASSURANCE SOCIETY, NEW YORK, N. Y.

[Incorporated, 1859; commenced business, 1859. Paul Morton, president; W. Alexander, secretary. Home office, 120 Broadway, New York, N. Y.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash..... \$100,000.00
 Amount of ledger assets (as per balance) Dec. 31 of previous year.....\$475,828,382.24

II.—INCOME.

First year's premiums on original policies, without deduction for commissions or other expenses, less \$92,378.85 for first year's reinsurance..... \$4,124,711.76
 Surrender values applied to pay first year's premiums..... 8,679.89

Total first year's premiums on original policies..... 4,133,391.65
 Dividends applied to purchase paid-up additions and annuities..... 904,177.70
 Surrender values applied to purchase paid-up insurance and annuities..... 1,254,154.34
 Consideration for original annuities involving life contingencies..... 592,575.95
 Consideration for supplementary contracts involving life contingencies..... 245,055.27

Total new premiums..... 7,129,354.91
 Renewal premiums, without deduction for commissions or other expenses, less \$371,318.33 for reinsurance on renewals..... 44,869,186.71
 Dividends applied to pay renewal premiums..... 1,070,715.01
 Surrender values applied to pay renewal premiums..... 49,701.89
 Renewal premiums for deferred annuities..... 41,205.50

Total renewal premiums..... 46,030,809.11

Total premium income..... 53,160,164.02
 Consideration for supplementary contracts not involving life contingencies..... 357,763.60
 Dividends left with the company to accumulate at interest..... 61,457.56
 Ledger assets, other than premiums, received from other companies for assuming their risks..... 3,240.00

Gross interest on mortgage loans, less \$2,579.07..... 4,686,381.36
 Gross interest on collateral loans..... 30,267.92
 Gross interest on bonds and dividends on stock, less \$119,935.54 accrued interest on bonds acquired during 1910..... 11,808,204.51
 Gross interest on premium notes, policy loans, or liens..... 3,119,862.40
 Gross interest on deposits in trust companies and banks..... 239,969.94
 Gross interest on other debts due the company..... 216,803.18
 Gross discount on claims paid in advance..... 8,970.36
 Gross rent from company's property, including \$324,521.73 for company's occupancy of its own buildings..... 1,728,841.63

Total gross interest and rents..... 21,839,301.30

From other sources:		
Rent deposits.....		\$46,256.32
Refunded by former officers.....	\$72,979.95	
Discount on supplies, \$5,502.82; bonus on building and mortgage loans, \$1,399.44.....	6,902.26	
Policy claims recoveries, \$949.32; fees for assignment, \$339.31.....	1,288.63	
Miscellaneous profits.....	219.06	
		81,389.90
From agents' balances previously charged off.....		14,162.43
Gross profit on sale or maturity of ledger assets:		
Real estate.....	450.00	
Bonds.....	151,643.00	
Stocks.....	361,699.00	
		513,792.00
Gross increase, by adjustment, in book value of ledger assets:		
Real estate.....	50,000.00	
Bonds.....	161,966.00	
		211,966.00
Total income.....		76,289,493.13
Sum of both amounts.....		552,117,875.37

III.—DISBURSEMENTS.

For death claims (less \$200,000 reinsurance), \$18,974,703.46; additions, \$376,642.76.....	\$19,351,346.22	
For matured endowments, \$8,346,519.47; additions, \$32,206.83.....	8,378,726.30	
Net amount paid for losses and matured endowments.....	\$27,730,072.52	
For annuities involving life contingencies.....	1,169,615.74	
Surrender values paid in cash, or applied in liquidation of loans or notes.....	12,332,288.66	
Surrender values applied to pay new premium, \$8,679.89; to pay renewal pre- miums, \$49,701.89.....	58,381.78	
Surrender values applied to purchase paid-up insurance and annuities.....	1,254,154.34	
Dividends paid to policy holders in cash, or applied in liquidation of loans or notes.....	8,538,806.65	
Dividends applied to pay renewal premium.....	1,070,715.01	
Dividends applied to purchase paid-up additions and annuities.....	904,177.70	
Dividends left with the company to accumulate at interest.....	61,457.56	
Total paid policyholders.....	53,119,669.96	
Expense of investigation and settlement of policy claims.....	18,485.77	
Paid for claims on supplementary contracts not involving life contingencies..	319,690.22	
Dividends held on deposit surrendered during the year, with interest thereon.	6,013.51	
Paid stockholders for interest or dividends.....	7,000.00	
Commissions to agents (less commission on reinsurance): First year's pre- miums, \$1,859,910.58; renewal premiums, \$2,668,702.23; annuities (original), \$25,712.80; (renewal), \$1,568.46.....	4,555,894.07	
Commuted renewal commissions.....	82,889.90	
Salaries and allowances for agencies, including managers, agents, and clerks..	123,546.91	
Agency supervision, traveling, and all other agency expenses.....	163,762.41	
Medical examiners' fees, \$210,641.15; inspection of risks, \$85,538.30.....	296,179.45	
Branch office expenses, including salaries of managers and clerks.....	1,201,619.12	
Salaries and all other compensation of officers, directors, trustees, and home- office employees.....	1,450,359.30	
Rent, including \$274,842.24 for company's occupancy of its own buildings, less \$5,883.32 received under sublease.....	299,008.92	
Advertising, \$217,027.38; printing and stationery, \$78,749.75; postage, tele- graph, telephone, and express, \$52,221.95; exchange, \$4,019.03.....	352,018.11	
Legal expense.....	133,788.05	
Furniture, fixtures, and safes.....	22,385.13	
Repairs and expenses (other than taxes) on real estate.....	417,637.43	
Taxes on real estate.....	350,220.50	
State taxes on premiums.....	541,845.25	
Insurance department licenses and fees.....	16,870.87	
All other licenses, fees, and taxes:		
On surplus and reserve.....	\$28,298.00	
On securities.....	11,631.30	
Income tax.....	127,150.28	
Stamp tax.....	3,272.28	
License and fees.....	20,732.66	
Other disbursements:		191,084.52
Miscellaneous.....		174,436.57
Foreign exchange.....		41,764.40
Deposit account insurance withdrawn.....		52,595.92
Interest, miscellaneous.....		7,538.40
Loss on policy claims.....	2,140.09	
Loss on rents.....	1,267.52	
Agents' balances charged off.....	3,407.61	
Bonds.....	28,480.17	
Gross decrease, by adjustment, in book value of ledger assets:		1,987.00
Real estate.....		
Bonds.....	62,000.00	
Stocks.....	914,750.00	
	549,999.00	
Total disbursements.....		1,526,749.00
Balance.....		65,506,928.47
		486,610,946.90

IV.—LEDGER ASSETS.

Book value real estate, unincumbered.....	\$28,979,200.66
Mortgage loans on real estate, first liens.....	99,138,123.36
Loans secured by pledge of bonds, stocks, or other collateral.....	336,750.00
Loans made to policy holders on this company's policies, assigned as collateral.....	65,250,554.62
Book value bonds, excluding interest, \$240,162,078; stocks, \$39,517,686.....	279,679,764.00
Deposited in trust companies and banks on interest, \$9,446,486.77; cash in company's office, \$33,407.99; deposited in trust companies and bank (not on interest), \$423,628.33.....	9,903,523.09
Bills receivable, \$2,175.65; agents' balances, net, \$2,316,530.99; supplies, \$35,902.28.....	2,354,608.92
Cash in transit.....	968,422.25
Total ledger assets.....	\$486,610,946.90

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	594,782.99
Interest due and accrued on bonds.....	3,183,913.52
Interest due and accrued on collateral loans.....	1,122.50
Interest due and accrued on premium notes, policy loans, or liens.....	59,853.60
Interest due and accrued on other assets.....	48,635.65
Rents due and accrued on company's property or lease.....	224,957.75
Total interest and rents due and accrued.....	4,113,266.01
Due from other companies from losses or claims on policies of this company reinsured.....	125,000.00

	New business.	Renewals.	
Gross premiums, due and unreported on policies in force Dec. 31, 1910.....	\$731,494.45	\$3,954,233.18	
Gross deferred premiums on policies in force Dec. 31, 1910....	213,117.92	2,420,695.99	
Total.....	944,612.37	6,374,929.17	
Deduct loading.....	222,078.37	1,498,745.85	
Net amount of uncollected and deferred premiums....	722,534.00	4,876,183.32	5,598,717.32
Gross assets.....			496,447,930.23

DEDUCT ASSETS NOT ADMITTED.

Supplies, stationery, printed matter.....	\$35,902.28
Agents' debit balances.....	2,398,395.69
Bills receivable.....	2,175.65
Book value of ledger assets over market value—bonds and stocks.....	8,233,887.53
Total.....	10,670,361.15
Total admitted assets.....	485,777,569.08

V.—LIABILITIES.

Net present value of all the outstanding policies in force on Dec. 31, 1910, as computed by the actuary.....	\$401,477,533.00
Deduct net value of risks of this company reinsured in other solvent companies.....	971,742.00
Net reserve.....	400,505,791.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies, computed by the society.....	2,128,991.00
Liability on policies canceled and not included in "net reserve" upon which a surrender value may be demanded.....	66,494.97
Claims for death losses due and unpaid.....	\$72,249.27
Claims for death losses in process of adjustment, or adjusted and not due....	241,493.05
Claims for death losses which have been reported and no proofs received....	1,840,530.00
Claims for matured endowments due and unpaid.....	467,802.70
Claims for death losses and other policy claims resisted by the company.....	153,369.00
Due and unpaid on annuity claims involving life contingencies.....	50,536.33
Total policy claims.....	2,825,980.35
Due and unpaid on supplementary contracts not involving life contingencies.....	1,942.50
Dividends left with the company to accumulate at interest, and accrued interest thereon..	112,950.85
Premiums paid in advance, including surrender values so applied.....	315,892.43
Unearned interest and rent paid in advance.....	1,629,467.93
Commissions to agents, due or accrued.....	99,306.68
Salaries, rents, office expenses, bills, and accounts due or accrued.....	190,836.22
Medical examiners' and legal fees due and accrued.....	44,215.74
State, county, and municipal taxes due or accrued.....	877,051.21
Dividends or other profits due policy holders, including those contingent on payment of outstanding and deferred premiums.....	928,507.60
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1911, whether contingent upon the payment of renewal premiums or otherwise..	2,450,000.00
Dividends declared on or apportioned to deferred dividend policies payable to policyholders during 1911.....	10,326,229.00

Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies.....	\$56,718,077.00
Deposit account insurance.....	215,855.18
Capital stock.....	100,000.00
Unassigned funds (surplus).....	6,239,979.42
Total liabilities.....	485,777,569.08

EXHIBITS OF POLICIES.

	Number.	Amount.
Policies and additions in force Dec. 31, 1909:		
Whole life policies.....	357,672	\$949,604,073.00
Endowment policies.....	140,848	328,600,120.00
Term and other policies, including return premium additions.....	19,320	64,924,442.00
Additions to policies by dividends.....		7,395,684.00
New policies written during the year:		
Whole life policies.....	33,170	105,321,468.00
Endowment policies.....	10,700	23,098,907.00
Term and other policies, including return premium additions.....	4,835	21,342,405.00
Additions to policies by dividends.....		1,280,496.00
Old policies revived:		
Whole life policies.....	359	1,019,298.00
Endowment policies.....	126	224,133.00
Term and other policies, including return premium additions.....	20	47,500.00
Old policies changed and increased:		
Whole life policies.....		592,987.00
Endowment policies.....		242,874.00
Term and other policies, including return premium additions.....		8,747.00
Total.....	567,050	1,503,703,134.00
Deduct policies decreased and ceased to be in force.....	42,258	138,956,428.00
Total policies and additions in force end of year.....	524,792	1,364,746,706.00
Policies reinsured.....		11,628,557.00
Policies ceased to be in force during the year:		
By death.....	6,358	20,079,390.00
By maturity.....	2,744	8,403,080.00
By expiry.....	680	3,366,879.00
By surrender.....	14,626	39,213,520.00
By lapse.....	8,802	23,421,353.00
By change and decrease.....		5,086,191.00
Not taken.....	9,048	39,386,015.00
Total terminated.....	42,258	138,956,428.00

BUSINESS IN DISTRICT OF COLUMBIA DURING THE YEAR.

	Number.	Amount.
Policies on the lives of citizens of said District in force Dec. 31 of previous year.....	3,217	\$8,597,059.00
Policies on the lives of citizens of said District issued during the year.....	455	1,262,532.00
Total.....	3,672	9,859,591.00
Deduct ceased to be in force during the year.....	343	1,039,382.00
Policies in force Dec. 31, 1910.....	3,329	8,820,209.00
Losses and claims unpaid Dec. 31 of previous year.....	1	1,000.00
Losses and claims incurred during the year.....	48	174,477.04
Total.....	49	175,477.04
Losses and claims settled during the year.....	47	170,123.04
Losses and claims unpaid Dec. 31, 1910.....	2	5,354.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or expenses.....		349,179.11

GERMANIA LIFE INSURANCE CO., NEW YORK, N. Y.

[Incorporated, 1860; commenced business, 1860. Cornelius Doremus, president; Carl Heye, secretary.
Home office, 20 Nassau Street, New York.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$200,000.00	
Amount of ledger assets (as per balance) Dec. 31 of previous year.....		\$42,594,864.35

II.—INCOME.

First year's premiums on original policies, without deduction for commissions or other expenses, less \$4,554.70 for first year's reinsurance.....	\$665,315.34	
Dividends applied to purchase paid-up additions and annuities.....	49,704.62	
Surrender values applied to purchase paid-up insurance and annuities.....	141,167.02	
Consideration for original annuities involving life contingencies.....	53,452.65	
Total new premiums.....		909,639.63
Renewal premiums, without deduction for commissions or other expenses, less \$9,588.08 for reinsurance on renewals.....	4,305,565.96	
Dividends applied to pay renewal premiums.....	263,887.52	
Renewal premiums for deferred annuities.....	197.48	
Total renewal premiums.....		4,569,650.96
Total premium income.....		5,479,290.59
Consideration for supplementary contracts not involving life contingencies.....		8,682.50
Dividends left with the company to accumulate at interest.....		4,935.75
Gross interest on mortgage loans.....	1,187,249.73	
Gross interest on bonds and dividends on stocks, less \$2,900.67 accrued interest on bonds acquired during 1910.....	391,739.04	
Gross interest on premium notes, policy loans or liens.....	227,202.75	
Gross interest on deposits in trust companies and banks.....	22,114.07	
Gross interest on other debts due the company.....	2,228.85	
Gross discount on claims paid in advance.....	250.74	
Gross rent from company's property, including \$12,746.90 for company's occupancy of its own buildings.....	154,976.52	
Total gross interest and rents.....		1,985,761.70
Policy fee.....		2,563.61
From agents' balances previously charged off.....		40,631.56
Total income.....		7,521,865.71
Sum of both amounts.....		50,116,730.06

III.—DISBURSEMENTS.

For death claims, \$1,490,363.06; additions, \$38,629.05.....	\$1,528,992.11
For matured endowments, \$1,530,423.99; additions, \$23,895.89..	1,554,319.88

Net amount paid for losses and matured endowments.....	\$3,083,311.99
For annuities involving life contingencies.....	41,642.52
Surrender values paid in cash, or applied in liquidation of loans or notes.....	584,672.30
Surrender values applied to purchase paid-up insurance and annuities.....	141,167.02
Dividends paid to policyholders in cash, or applied in liquidation of loans or notes.....	274,403.04
Dividends applied to pay renewal premium.....	263,887.52
Dividends applied to purchase paid-up additions and annuities.....	49,704.62
Dividends left with the company to accumulate at interest.....	4,935.75
Total paid policyholders.....	4,443,724.76
Expense of investigation and settlement of policy claims, including \$1,065.10 for legal expense.....	1,968.24
Paid for claims on supplementary contracts not involving life contingencies..	5,006.94
Dividends held on deposit surrendered during the year with interest thereon.	297.23
Paid stockholders for interest and dividends.....	24,000.00
Commissions to agents (less commission on reinsurance): First year's premiums, \$264,629.35; renewal premiums, \$205,953.86; annuities (original), \$1,477.65; (renewal), \$7.73.....	472,068.59
Commuted renewal commissions.....	29,181.43
Salaries and allowances for agencies, including managers, agents, and clerks..	100.00
Agency supervision, traveling, and all other agency expenses.....	96,700.37
Branch office expenses, including salaries, managers and clerks.....	227,842.59
Medical examiners' fees, \$39,155.89; inspection of risks, \$5,803.67.....	44,959.56
Salaries and all other compensation of officers, directors, trustees, and home-office employees.....	206,241.34
Rent, including \$12,746.90 for company's occupancy of its own buildings.....	30,376.90
Advertising, \$13,048.14; printing and stationery, \$20,906.21; postage, telegraph, telephone, and express, \$32,145.90; exchange, \$3,633.74.....	69,733.99
Legal expense.....	800.70
Furniture, fixtures, and sales.....	5,927.73
Repairs and expenses (other than taxes) on real estate.....	60,994.57
Taxes on real estate.....	24,783.73
State taxes on premiums.....	47,328.65
Insurance department licenses and fees.....	5,392.00
All other licenses, fees, and taxes:	
Municipal taxes and fees.....	\$2,286.77
Miscellaneous fees, etc.....	2,362.73
Federal corporation tax.....	5,039.53
	9,689.03

Other disbursements:

Insurance papers.....	\$1,997. 40	
Office repairs.....	358. 25	
Ice, laundry, etc.....	827. 48	
Association dues.....	1,740. 48	
Office supplies.....	4,070. 63	
Sundries.....	9,217. 84	
		\$18,212. 08
Agents' balances charged off.....		10,843. 02
Gross loss on maturity of ledger assets—bonds.....		1,150. 28
Total disbursements.....		\$5,837,353. 73
Balance.....		44,279,376. 33

IV.—LEDGER ASSETS.

Book value real estate.....	\$3,640,751. 22	
Mortgage loans on real estate.....	26,372,163. 20	
Loans made to policyholders on this company's policies, assigned as collateral.....	4,329,534. 31	
Book value bonds.....	9,488,243. 80	
Deposited in trust companies and banks, on interest, \$380,319.24; cash in company's office, \$2,401.14; deposited in trust companies and bank (not on interest), \$65,963.42.....	448,683. 80	
Total ledger assets.....		44,279,376. 33

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	437,116. 08	
Interest due and accrued on bonds.....	133,145. 50	
Interest due and accrued on premium notes, policy loans or liens.....	30,537. 69	
Rents due and accrued on company's property or lease.....	790. 30	
Total interest and rents due and accrued.....		601,589. 57

	New business.	Renewals.	
Gross premiums, due and unreported on policies in force Dec. 31, 1910.....	\$25,573. 80	\$633,352. 02	
Gross deferred premiums on policies in force Dec. 31, 1910.....	53,029. 10	430,892. 55	
Total.....	78,602. 90	1,064,244. 57	
Deduct loading.....	19,650. 72	266,061. 15	
Net amount of uncollected and deferred premiums.....	58,952. 18	798,113. 42	857,135. 60
Gross assets.....			45,731,101. 50

DEDUCT ASSETS NOT ADMITTED.

Book value of ledger assets over market value—bonds.....	410,747. 30
Total admitted assets.....	45,327,354. 20

V.—LIABILITIES.

Net present value of all the outstanding policies in force on Dec. 31, 1910, as computed by the New York Insurance department.....	\$38,048,808. 00	
Deduct net value of risks of this company reinsured in other solvent companies.....	58,854. 00	
Net reserve.....		37,989,954. 00
Present value of amounts not yet due on supplementary contracts not involving life contingencies, computed by the company.....		60,053. 33
Liability on policies canceled and not included in "net reserve" upon which a surrender value may be demanded.....		9,424. 75
Claims for death losses due and unpaid.....	\$11,464. 52	
Claims for death losses in process of adjustment, or adjusted and not due.....	120,096. 45	
Claims for death losses which have been reported and no proofs received.....	108,501. 99	
Claims for matured endowments due and unpaid.....	79,209. 43	
Claims for death losses and other policy claims resisted by the company.....	2,000. 00	
Due and unpaid on annuity claims involving life contingencies.....	2,812. 40	
Total policy claims.....		324,084. 79
Dividends left with the company to accumulate at interest, and accrued interests thereon.....		9,366. 00
Premiums paid in advance, including surrender values so applied.....		16,581. 57
Unearned interest and rent paid in advance.....		49,859. 01
Commissions to agents, due or accrued.....		366. 33
Salaries, rents, office expenses, bills, and accounts due or accrued.....		8,835. 97
Medical examiners' and legal fees due or accrued.....		1,749. 00
State, county, and municipal taxes due or accrued.....		52,112. 60
Dividends and other profits due policyholders, including those contingent on payment of outstanding and deferred premiums.....		122,655. 15
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1911, whether contingent upon the payment of renewal premiums or otherwise.....		449,000. 00
Dividends declared on or apportioned to deferred dividend policies payable to policyholders during 1911.....		323,669. 04

Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies.....	\$3,161,574.00
All other liabilities: Extra reserve for absolute war and world policies and other liabilities..	174,066.28
Capital stock.....	200,000.00
Unassigned funds (surplus).....	2,374,002.38
Total liabilities.....	45,327,354.20

EXHIBITS OF POLICIES.

	Number.	Amount.
Policies and additions in force Dec. 31, 1909:		
Whole-life policies.....	26,338	\$50,484,227.00
Endowment policies.....	42,129	67,688,224.00
Term and other policies, including return-premium additions.....	363	1,715,310.00
Additions to policies by dividends.....		573,316.00
New policies written during the year:		
Whole-life policies.....	3,868	9,118,790.00
Endowment policies.....	4,260	8,560,969.00
Term and other policies, including return-premium additions.....	156	690,050.00
Old policies revived:		
Whole-life policies.....	23	43,064.00
Endowment policies.....	107	139,790.00
Old policies changed and increased:		
Whole-life policies.....		5,870.00
Endowment policies.....	13	9,900.00
Term and other policies, including return-premium additions.....		34,086.00
Additions to policies by dividends.....		78,587.00
Total.....	77,257	139,142,173.00
Deduct policies decreased and ceased to be in force.....	5,745	11,217,207.00
Total policies and additions in force at end of year.....	71,512	127,924,966.00
Policies reinsured.....		220,000.00
Policies ceased to be in force during the year:		
By death.....	810	1,590,805.00
By maturity.....	1,128	1,609,958.00
By expiry.....	74	166,738.00
By surrender.....	1,257	2,302,582.00
By lapse.....	1,579	2,835,535.00
By change and decrease.....		649,173.00
Not taken.....	897	2,062,416.00
Total terminated.....	5,745	11,217,207.00

BUSINESS IN DISTRICT OF COLUMBIA DURING THE YEAR.

	Number.	Amount.
Policies on lives of citizens of said District in force Dec. 31 of previous year....	233	\$369,441.00
Policies on the lives of citizens of said District issued during the year.....	20	44,900.00
Total.....	253	414,341.00
Deduct ceased to be in force during the year.....	21	40,883.00
Policies in force Dec. 31, 1910.....	232	373,458.00
Losses and claims incurred during the year.....	5	13,726.00
Losses and claims settled during the year.....	4	11,726.00
Losses and claims unpaid Dec. 31, 1910.....	1	2,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or expenses.....		14,332.82

HOME LIFE INSURANCE CO., NEW YORK, N. Y.

[Incorporated 1860; commenced business 1860. George E. Ide, president; Ellis W. Gladwin, secretary.
Home office, 256 Broadway, New York, N. Y.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$125,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$23,184,349.50

II.—INCOME.

First year's premiums on original policies without deduction for commissions or other expenses, less \$16,405.91 for first year's reinsurance.....	\$349,015.71
Dividends applied to purchase paid-up additions and annuities.....	314,652.88
Matured endowments applied to purchase paid-up insurance and annuities.....	2,957.73
Consideration for original annuities involving life contingencies.....	7,775.45
Consideration for supplementary contracts involving life contingencies.....	2,388.15
Total new premiums.....	676,789.92
Renewal premiums, without deduction for commissions or other expenses, less \$26,132.82 for reinsurance on renewals.....	2,824,675.83
Dividends applied to pay renewal premiums.....	97,778.19
Surrender values applied to pay renewal premiums.....	48.09
Renewal premiums for deferred annuities.....	25,635.35
Total renewal premiums.....	2,948,137.46
Total premium income.....	3,624,927.38
Consideration for supplementary contracts not involving life contingencies.....	53,603.00
Dividends left with the company to accumulate at interest.....	6,379.96
Gross interest on mortgage loans.....	330,697.34
Gross interest on bonds and dividends on stock, less \$8,809.71 accrued interest on bonds acquired during 1910.....	522,118.42
Gross interest on premium notes, policy loans or liens.....	194,616.06
Gross interest on deposits in trust companies and banks.....	6,609.63
Gross interest on other debts due the company.....	1,013.04
Gross discount on claims paid in advance.....	209.48
Gross rent from company's property, including \$24,000 for company's occupancy of its own buildings.....	96,499.60
Total gross interest and rents.....	1,151,763.57
From agents' balances previously charged off.....	8.11
Gross profit on sale or maturity of ledger assets:	
Bonds.....	8,653.75
Stocks.....	14,606.33
	23,260.08
Gross increase, by adjustment, in book value of ledger assets—stocks.....	5,253.73
Total income.....	4,865,195.83
Sum of both amounts.....	28,049,545.33

III.—DISBURSEMENTS.

For death claims (less \$9,000 reinsurance), \$971,003.87; additions, \$972.....	\$971,975.87
For matured endowments, \$162,069; additions, \$175,019.41.....	337,088.41
Net amount paid for losses and matured endowments.....	\$1,309,064.28
For annuities involving life contingencies.....	51,553.66
Surrender values paid in cash or applied in liquidation of loans or notes.....	676,758.76
Surrender values applied to pay renewal premiums.....	48.09
Dividends paid to policyholders in cash or applied in liquidation of loans or notes.....	24,964.72
Dividends applied to pay renewal premium.....	97,778.19
Dividends applied to purchase paid-up additions and annuities.....	314,652.88
Dividends left with the company to accumulate at interest.....	6,379.96
Total paid policy holders.....	2,481,200.54
Expense of investigation and settlement of policy claims, including \$905.66 for legal expense.....	1,032.16
Paid for claims on supplementary contracts not involving life contingencies.....	17,985.75
Dividends held on deposit surrendered during the year, with interest thereon.....	636.88
Paid stockholders for interest or dividends.....	15,000.00
Commissions to agents (less commission on reinsurance): First year's premiums, \$155,074.26; renewal premiums, \$223,506.49; annuities (original), \$272.19; (renewal), \$2,108.25.....	380,961.19
Agency supervision, traveling, and all other agency expenses.....	16,141.72
Branch office, expenses including salaries of managers and clerks.....	69,373.06
Medical examiners' fees, \$24,756.02; inspection of risks, \$2,625.90.....	27,381.92
Salaries and all other compensation of officers, directors, trustees, and home-office employees.....	168,775.75
Rent.....	24,000.00
Advertising, \$21,039.03; printing and stationery, \$11,407.40; postage, telegraph, telephone, and express, \$9,172.34.....	41,618.77
Legal expense.....	4,394.44
Furniture, fixtures, and safes.....	2,604.70
Repairs and expenses (other than taxes) on real estate.....	37,099.47

Taxes on real estate.....	\$15,243.66	
State taxes on premiums.....	44,203.85	
Insurance-department licenses and fees.....	6,388.48	
All other licenses, fees, and taxes:		
Tax on deposit.....	\$5.00	
Municipal licenses and fees.....	1,449.53	
Tax on reserve.....	2,053.78	
United States corporation tax.....	4,419.88	
		7,923.19
Other disbursements:		
Traveling expenses of officers and home-office employees..	3,879.82	
Rent of vault, etc.....	755.00	
Legislative and expenses paid through Association of		
Life Insurance Presidents.....	1,050.40	
Examination expenses.....	680.95	
Miscellaneous expenses.....	3,424.60	
		9,790.77
Gross loss on sale or maturity of ledger assets—bonds.....	317.53	
Gross decrease, by adjustment, in book value of ledger assets—bonds.....	12,444.80	
Total disbursements.....		\$3,384,518.63
Balance.....		24,665,026.70

IV.—LEDGER ASSETS.

Book-value real estate.....	\$1,643,609.81	
Mortgage loans on real estate, first liens.....	7,015,415.00	
Loans made to policy holders on this company's policies assigned as collat-		
eral.....	2,819,626.00	
Premium notes or liens on policies in force.....	607,788.02	
Book-value bonds, excluding interest, \$10,768,910; stocks, \$1,404,112.93.....	12,173,022.93	
Deposits in trust companies and banks, on interest.....	366,195.64	
Cash in company's office.....	2,231.69	
Deposited in trust companies and bank (not on interest).....	23,645.24	
Agents' balances.....	17,570.10	
		24,669,104.43
Less sundry small amounts due policy holders and agents whose whereabouts		
are unknown to the company.....		4,077.73
Total ledger assets.....		24,665,026.70

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$28,468.76	
Interest due and accrued on bonds.....	148,743.75	
Interest due and accrued on premium notes, policy loans, or liens.....	12,948.25	
Interest due and accrued on other assets.....	800.00	
Rents due and accrued on company's property or lease.....	4,290.83	
Total interest and rents due and accrued.....		195,251.59

	New business.	Renewals.	
Gross premiums, due and unreported on policies in force Dec.			
31, 1910.....	\$5,513.93	\$188,732.93	
Gross deferred premiums on policies in force Dec. 31, 1910....	41,499.84	224,875.33	
Total.....	47,013.77	413,608.26	
Deduct loading.....	10,259.03	100,069.42	
Net amount of uncollected and deferred premiums....	36,754.74	313,538.84	
			350,293.58
Gross assets.....			25,210,571.87

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$17,723.88	
Book value of ledger assets over market value—bonds and stocks	167,548.93	
Total.....		185,272.81
Total admitted assets.....		25,025,299.06

V.—LIABILITIES.

Net present value of all the outstanding policies in force on Dec. 31, 1910, as		
computed by the New York insurance department	\$22,644,764.00	
Deduct net value of risks of this company reinsured in other solvent com-		
panies.....	138,242.00	
Net reserve.....		22,506,522.00
Present value of amounts not yet due on supplementary contracts not involving life con-		
tingencies, computed by the company.....		184,806.00
Liability on policies canceled and not included in "net reserve" upon which a surrender		
value may be demanded.....		6,680.00
Claims for death losses which have been reported and no proofs received.....	\$122,767.77	
Claims for matured endowments due and unpaid.....	15,926.13	
Claims for death losses and other policy claims resisted by the company.....	6,000.00	
Total policy claims.....		144,693.90

Dividends left with the company to accumulate at interest and accrued interest thereon...	\$11,192.26
Premiums paid in advance, including surrender values so applied.....	23,535.31
Unearned interest and rent paid in advance.....	102,698.17
Commissions to agents, due or accrued.....	1,352.17
Salaries, rents, office expenses, bills and accounts due or accrued.....	3,500.00
Medical examiners' and legal fees due or accrued.....	1,219.50
State, county, and municipal taxes due or accrued.....	44,500.00
Dividends or other profits due policy holders, including those contingent on payment of outstanding and deferred premiums.....	11,377.81
Reserve or surplus funds not otherwise included in liabilities: Reserve for possible future depreciation in real estate.....	43,609.81
All other liabilities:	
U. S. corporation tax.....	5,000.00
Reserve for death claims not reported at time this statement was made.....	15,000.00
Capital stock.....	\$125,000.00
Unassigned funds (surplus).....	1,794,612.13
	1,919,612.13
Total liabilities.....	25,025,299.06

EXHIBITS OF POLICIES.

	Number.	Amount.
Policies and additions in force Dec. 31, 1909:		
Whole-life policies.....	36,329	\$66,958,511.00
Endowment policies.....	9,601	14,792,366.00
Term and other policies, including return-premium additions.....	3,505	8,413,082.00
Additions to policies by dividends.....		3,111,274.00
New policies written during the year:		
Whole-life policies.....	3,824	8,776,775.00
Endowment policies.....	899	1,540,967.00
Term and other policies, including return-premium additions.....	985	2,943,252.00
Additions to policies by dividends.....		392,573.00
Old policies revived:		
Whole-life policies.....	231	460,330.00
Endowment policies.....	62	87,000.00
Term and other policies, including return-premium additions.....	42	106,874.00
Old policies changed and increased:		
Whole-life policies.....		107,838.00
Endowment policies.....		22,231.00
Term and other policies, including return-premium additions.....		2,311,499.00
Total.....	55,478	110,024,572.00
Deduct policies decreased and ceased to be in force.....	4,327	9,121,085.00
Total policies and additions in force end of year.....	51,151	100,903,487.00
Policies reinsured.....	111	1,374,778.00
Policies ceased to be in force during the year:		
By death.....	542	981,879.00
By maturity.....	134	337,088.00
By expiry.....	33	63,913.00
By surrender.....	1,481	2,675,600.00
By lapse.....	1,368	2,738,924.00
By change and decrease.....		513,529.00
Not taken.....	769	1,810,152.00
Total terminated.....	4,327	9,121,085.00

BUSINESS IN DISTRICT OF COLUMBIA DURING THE YEAR.

	Number.	Amount.
Policies on the lives of citizens of said District in force Dec. 31 of previous year.....	573	\$1,341,668.00
Policies on the lives of citizens of said District issued during the year.....	230	504,981.50
Total.....	803	1,846,649.50
Deduct ceased to be in force during the year.....	53	165,733.50
Policies in force Dec. 31, 1910.....	750	1,680,916.00
Losses and claims unpaid Dec. 31 of previous year.....	1	1,000.00
Losses and claims incurred during the year.....	8	19,965.50
Total.....	9	20,965.50
Losses and claims settled during the year in cash.....	8	17,965.50
Losses and claims unpaid Dec. 31, 1910.....	1	3,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or expenses.....		56,158.40

LIFE INSURANCE CO. OF VIRGINIA, RICHMOND, VA.

[Incorporated, 1871; commenced business, 1871. J. G. Walker, president; E. D. Harris, secretary. Home office, 909 East Broad Street, Richmond, Va.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$300,000.00	
Amount of ledger assets (as per balance) Dec. 31 of previous year.....		\$5,164,468.32
Increase of capital during the year.....		50,000.00
Balance unpaid on real estate purchased during current year, being on existing mortgage assumed by the company.....		25,000.00
Extended at.....		5,239,468.32

II.—INCOME.

First year's premiums on original policies, without deduction for commissions or other expenses, less \$406.59 for first year's reinsurance.....	\$447,607.88	
Surrender values applied to pay first year's premiums.....	133.05	
Total first year's premiums on original policies.....	447,740.93	
Dividends applied to purchase paid-up additions and annuities.....	394.56	
Surrender values applied to purchase paid-up insurance and annuities.....	40,480.16	
Total new premiums.....		488,615.65
Renewal premiums, without deduction for commissions or other expenses, less \$2,343.24 for reinsurance on renewals.....	2,271,436.96	
Dividends applied to pay renewal premiums.....	2,571.33	
Surrender values applied to pay renewal premiums.....	363.67	
Total renewal premiums.....		2,274,371.96
Total premium income.....		2,762,987.61
Gross interest on mortgage loans.....	218,385.14	
Gross interest on collateral loans.....	4,109.76	
Gross interest on bonds and dividends on stocks.....	38,345.65	
Gross interest on premium notes, policy loans, or liens.....	9,777.29	
Gross interest on deposits in trust companies and banks.....	8,425.90	
Gross rent from company's property, including \$7,200 for company's occupancy of its own buildings.....	7,723.61	
Total gross interest and rents.....		286,767.35
From other sources: Agents' cash bonds.....		2,350.00
Gross profit on sale or maturity of ledger assets:		
Real estate.....	6,900.25	
Bonds.....	391.04	
		7,291.29
Total income.....		3,059,396.25
Sum of both amounts.....		8,298,864.57

III.—DISBURSEMENTS.

For death claims.....	\$846,327.61	
For matured endowments.....	118.00	
For weekly indemnity claims.....	176.40	
Net amount paid for losses and matured endowments.....	\$846,622.01	
For annuities involving life contingencies.....	22.24	
Surrender values paid in cash, or applied in liquidation of loans or notes.....	32,231.47	
Surrender values applied to pay new premium, \$133.05; to pay renewal premiums, \$363.67.....	496.72	
Surrender values applied to purchase paid-up insurance and annuities.....	40,480.16	
Dividends paid to policy holders in cash, or applied in liquidation of loans or notes.....	43,367.99	
Dividends applied to pay renewal premium.....	2,571.33	
Dividends applied to purchase paid-up additions and annuities.....	394.56	
Total paid policy holders.....	966,186.48	
Expense of investigation and settlement of policy claims.....	5,973.59	
Paid stockholders for interest or dividends.....	95,000.00	
Commissions to agents (less commission on reinsurance): First year's premiums, \$177,395.78; renewal premiums, \$312,693.83.....	490,089.61	
Agency supervision, traveling, and all other agency expenses.....	25,688.71	
Branch-office expenses, including salaries of managers and clerks.....	241,747.85	
Medical examiners' fees, \$45,705.73; inspection of risks, \$1,014.25.....	46,719.98	
Salaries and all other compensation of officers, directors, trustees, and home-office employees.....	158,660.62	
Rent, including \$7,200 for company's occupancy of its own buildings, less \$16 received under sublease.....	28,986.17	
Advertising, \$19,905.09; printing and stationery, \$16,287.73; postage, telegraph, telephone, and express, \$6,300.48.....	42,493.30	
Legal expense.....	9,047.02	
Furniture, fixtures, and safes.....	3,114.89	
Repairs and expenses (other than taxes) on real estate.....	629.33	
Taxes on real estate.....	1,499.93	
State taxes on premiums.....	33,579.29	
Insurance department licenses and fees.....	1,222.00	

Dividends left with the company to accumulate at interest and accrued interest thereon...	\$11,192.26
Premiums paid in advance, including surrender values so applied.....	23,535.31
Unearned interest and rent paid in advance.....	102,698.17
Commissions to agents, due or accrued.....	1,352.17
Salaries, rents, office expenses, bills and accounts due or accrued.....	3,500.00
Medical examiners' and legal fees due or accrued.....	1,219.50
State, county, and municipal taxes due or accrued.....	44,500.00
Dividends or other profits due policy holders, including those contingent on payment of out- standing and deferred premiums.....	11,377.81
Reserve or surplus funds not otherwise included in liabilities: Reserve for possible future depreciation in real estate.....	43,609.81
All other liabilities:	
U. S. corporation tax.....	5,000.00
Reserve for death claims not reported at time this statement was made.....	15,000.00
Capital stock.....	\$125,000.00
Unassigned funds (surplus).....	1,794,612.13
	1,919,612.13
Total liabilities.....	25,025,299.06

EXHIBITS OF POLICIES.

	Number.	Amount.
Policies and additions in force Dec. 31, 1909:		
Whole-life policies.....	36,329	\$66,958,511.00
Endowment policies.....	9,601	14,792,366.00
Term and other policies, including return-premium additions.....	3,505	8,413,082.00
Additions to policies by dividends.....		3,111,274.00
New policies written during the year:		
Whole-life policies.....	3,824	8,776,775.00
Endowment policies.....	899	1,540,967.00
Term and other policies, including return-premium additions.....	985	2,943,252.00
Additions to policies by dividends.....		392,573.00
Old policies revived:		
Whole-life policies.....	231	460,330.00
Endowment policies.....	62	87,000.00
Term and other policies, including return-premium additions.....	42	106,874.00
Old policies changed and increased:		
Whole-life policies.....		107,838.00
Endowment policies.....		22,231.00
Term and other policies, including return-premium additions.....		2,311,499.00
Total.....	55,478	110,024,572.00
Deduct policies decreased and ceased to be in force.....	4,327	9,121,085.00
Total policies and additions in force end of year.....	51,151	100,903,487.00
Policies reinsured.....	111	1,374,778.00
Policies ceased to be in force during the year:		
By death.....	542	981,879.00
By maturity.....	134	337,088.00
By expiry.....	33	63,913.00
By surrender.....	1,481	2,675,600.00
By lapse.....	1,368	2,738,924.00
By change and decrease.....		513,529.00
Not taken.....	769	1,810,152.00
Total terminated.....	4,327	9,121,085.00

BUSINESS IN DISTRICT OF COLUMBIA DURING THE YEAR.

	Number.	Amount.
Policies on the lives of citizens of said District in force Dec. 31 of previous year.....	573	\$1,341,668.00
Policies on the lives of citizens of said District issued during the year.....	230	504,981.50
Total.....	803	1,846,649.50
Deduct ceased to be in force during the year.....	53	165,733.50
Policies in force Dec. 31, 1910.....	750	1,680,916.00
Losses and claims unpaid Dec. 31 of previous year.....	1	1,000.00
Losses and claims incurred during the year.....	8	19,965.50
Total.....	9	20,965.50
Losses and claims settled during the year in cash.....	8	17,965.50
Losses and claims unpaid Dec. 31, 1910.....	1	3,000.00
Premiums collected or secured in cash and notes or credits without any deduc- tion for losses, dividends, commissions, or expenses.....		56,158.40

LIFE INSURANCE CO. OF VIRGINIA, RICHMOND, VA.

[Incorporated, 1871; commenced business, 1871. J. G. Walker, president; E. D. Harris, secretary. Home office, 909 East Broad Street, Richmond, Va.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$300,000.00	
Amount of ledger assets (as per balance) Dec. 31 of previous year.....		\$5,164,468.32
Increase of capital during the year.....		50,000.00
Balance unpaid on real estate purchased during current year, being on existing mortgage assumed by the company.....		25,000.00
Extended at.....		5,239,468.32

II.—INCOME.

First year's premiums on original policies, without deduction for commissions or other expenses, less \$406.59 for first year's reinsurance.....	\$447,607.88	
Surrender values applied to pay first year's premiums.....	133.05	
Total first year's premiums on original policies.....	447,740.93	
Dividends applied to purchase paid-up additions and annuities.....	394.56	
Surrender values applied to purchase paid-up insurance and annuities.....	40,480.16	
Total new premiums.....		488,615.65
Renewal premiums, without deduction for commissions or other expenses, less \$2,343.24 for reinsurance on renewals.....	2,271,436.96	
Dividends applied to pay renewal premiums.....	2,571.33	
Surrender values applied to pay renewal premiums.....	363.67	
Total renewal premiums.....		2,274,371.96
Total premium income.....		2,762,987.61
Gross interest on mortgage loans.....	218,385.14	
Gross interest on collateral loans.....	4,109.76	
Gross interest on bonds and dividends on stocks.....	38,345.65	
Gross interest on premium notes, policy loans, or liens.....	9,777.29	
Gross interest on deposits in trust companies and banks.....	8,425.90	
Gross rent from company's property, including \$7,200 for company's occupancy of its own buildings.....	7,723.61	
Total gross interest and rents.....		286,767.35
From other sources: Agents' cash bonds.....		2,350.00
Gross profit on sale or maturity of ledger assets:		
Real estate.....	6,900.25	
Bonds.....	391.04	
		7,291.29
Total income.....		3,059,396.25
Sum of both amounts.....		8,298,864.57

III.—DISBURSEMENTS.

For death claims.....	\$846,327.61	
For matured endowments.....	118.00	
For weekly indemnity claims.....	176.40	
Net amount paid for losses and matured endowments.....	\$846,622.01	
For annuities involving life contingencies.....	22.24	
Surrender values paid in cash, or applied in liquidation of loans or notes.....	32,231.47	
Surrender values applied to pay new premium, \$133.05; to pay renewal premiums, \$363.67.....	496.72	
Surrender values applied to purchase paid-up insurance and annuities.....	40,480.16	
Dividends paid to policy holders in cash, or applied in liquidation of loans or notes.....	43,367.99	
Dividends applied to pay renewal premium.....	2,571.33	
Dividends applied to purchase paid-up additions and annuities.....	394.56	
Total paid policy holders.....	966,186.48	
Expense of investigation and settlement of policy claims.....	5,973.59	
Paid stockholders for interest or dividends.....	95,000.00	
Commissions to agents (less commission on reinsurance): First year's premiums, \$177,395.78; renewal premiums, \$312,693.83.....	490,089.61	
Agency supervision, traveling, and all other agency expenses.....	25,688.71	
Branch-office expenses, including salaries of managers and clerks.....	241,747.85	
Medical examiners' fees, \$45,705.73; inspection of risks, \$1,014.25.....	46,719.98	
Salaries and all other compensation of officers, directors, trustees, and home-office employees.....	158,660.62	
Rent, including \$7,200 for company's occupancy of its own buildings, less \$16 received under sublease.....	28,986.17	
Advertising, \$19,905.09; printing and stationery, \$16,287.73; postage, telegraph, telephone, and express, \$6,300.48.....	42,493.30	
Legal expense.....	9,047.02	
Furniture, fixtures, and safes.....	3,114.89	
Repairs and expenses (other than taxes) on real estate.....	629.33	
Taxes on real estate.....	1,499.93	
State taxes on premiums.....	33,579.29	
Insurance department licenses and fees.....	1,222.00	

All other licenses, fees, and taxes:		
Municipal premiums, taxes, and licenses	\$9,619.10	
State licenses, franchise, and personal-property taxes	14,449.56	
U. S. corporation taxes	1,158.62	
		\$25,227.28
Other disbursements:		
General expenses, home office	8,208.91	
Traveling expenses, home office	2,865.32	
Agents' cash bonds	1,750.00	
Real estate account No. 51 charged off	50.00	
Ex-superintendent's shortages charged off	947.63	
		13,821.86
Gross loss on sale or maturity of ledger assets:		
Real estate	60.00	
Bonds	610.59	
		670.59
Gross decrease, by adjustment, in book value of ledger assets:		
Mortgages	464.18	
Bonds	1,063.29	
		1,527.47
Total disbursements		\$2,191,885.97
Balance		6,106,978.60

IV.—LEDGER ASSETS.

Book value real estate	\$131,976.12	
Mortgage loans on real estate	4,594,660.57	
Loans secured by pledge of bonds, stocks, or other collateral	59,873.69	
Loans made to policy holders on this company's policies, assigned as collateral	163,680.16	
Premium notes or liens on policies in force, of which \$1,321.85 is for first year premiums	3,989.87	
Book value bonds, excluding interest, \$776,379.49; stocks, \$33,025	809,404.49	
Deposited in trust companies and banks, on interest	323,512.67	
Cash in company's office	6,563.01	
Deposited in trust companies and bank (not on interest)	10,318.02	
Total ledger assets		6,106,978.60

NONLEDGER ASSETS.

Interest due and accrued on mortgages	64,249.33	
Interest due and accrued on bonds	13,479.60	
Interest due and accrued on collateral loans	967.26	
Interest due and accrued on premium notes, policy loans, or liens	380.36	
Rents due and accrued on company's property or lease	50.00	
Total interest and rents due and accrued		79,126.55
Market value of real estate over book value		53,276.96
Market value of bonds and stocks over book value		16,901.55

	New business.	Renewals.	
Gross premiums, due and unreported, on policies in force Dec. 31, 1910	\$10,212.94	\$33,992.68	
Gross deferred premiums on policies in force Dec. 31, 1910	15,538.88	60,645.19	
Totals	25,751.82	94,637.87	
Deduct loading	6,184.15	28,060.45	
Net amount of uncollected and deferred premiums	19,567.67	66,577.42	\$80,145.09
All other assets			1,524.36
Total admitted assets			6,343,953.11

V.—LIABILITIES.

Net present value of all the outstanding policies in force on Dec. 31, 1910, as computed by the Virginia bureau of insurance	\$4,839,342.00	
Deduct net value of risks of this company reinsured in other solvent companies	1,540.00	
Net reserve		4,837,802.00
Liability on policies canceled and not included in "net reserve" upon which a surrender value may be demanded		18,998.00
Claims for death losses not reported	\$25,000.00	
Claims for death losses in process of adjustment, or adjusted and not due	14,086.00	
Claims for death losses which have been reported and no proofs received	6,425.75	
Total policy claims		45,511.75
Premiums paid in advance, including surrender values so applied		55,677.30
Unearned interest and rent paid in advance		4,113.19
Commissions due to agents on premium notes when paid		134.27
Commissions to agents due or accrued		7,404.65
Salaries, rents, office expenses, bills, and accounts due or accrued		5,210.57
Medical examiners' and legal fees due or accrued		3,800.78
State, county, and municipal taxes due or accrued		40,913.26
Unpaid dividends to stockholders		9,000.00
Dividends or other profits due policy holders, including those contingent on payment of outstanding and deferred premiums		7,338.82

Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1911, whether contingent upon the payment of renewal premiums or otherwise..	\$3,878.71
Dividends declared on or apportioned to deferred dividend policies payable to policyholders during 1911.....	47,367.39
All other liabilities:	
Agents' cash bonds.....	2,850.00
Mortgage on real estate, \$25,000; accrued interest thereon, \$208.33.....	25,208.33
Capital stock.....	\$300,000.00
Unassigned funds (surplus).....	928,744.09
	1,228,744.09
Total liabilities.....	6,343,953.11

EXHIBITS OF POLICIES.

	Ordinary.		Industrial.	
	Number.	Amount.	Number.	Amount.
Policies and additions in force Dec. 31, 1909:				
Whole-life policies.....	11,880	\$9,205,557.00	407,620	\$48,356,520.00
Endowment policies.....	807	628,750.00	35,847	2,061,775.00
Term and other policies, including return premium additions.....	156	399,119.00	63,183	7,836,144.00
Additions to policies by dividends.....		748.00		
New policies written during the year:				
Whole-life policies.....	3,879	3,337,500.00	125,850	14,325,846.00
Endowment policies.....	306	236,000.00	11,481	366,011.00
Term and other policies, including return premium additions.....	42	161,000.00		
Additions to policies by dividends.....		510.00		
Old policies revived:				
Whole-life policies.....	154	117,500.00	9,626	1,145,740.00
Endowment policies.....	5	4,000.00	716	41,692.00
Term and other policies, including return premium additions.....			252	32,338.00
Additions to policies by dividends.....		9.00		
Old policies changed and increased:				
Whole-life policies.....		2,000.00		
Total.....	17,229	14,092,693.00	654,575	74,166,066.00
Deduct policies decreased and ceased to be in force..	2,876	2,233,997.00	126,410	13,347,888.00
Total policies and additions in force end of year.....	14,353	11,858,696.00	528,165	60,818,178.00
Policies reinsured.....	41	175,598.00		
Policies ceased to be in force during the year:				
By death.....	157	122,376.00	8,389	730,025.00
By maturity.....			2	118.00
By expiry.....	9	14,500.00	66	5,714.00
By surrender.....	357	251,413.00	483	82,070.00
By lapse.....	1,785	1,304,277.00	117,470	11,962,849.00
By change and decrease.....		29,431.00		567,112.00
Not taken.....	568	512,000.00		
Total terminated.....	2,876	2,233,997.00	126,410	13,347,888.00

BUSINESS IN DISTRICT OF COLUMBIA DURING THE YEAR.

	Ordinary.		Industrial.	
	Number.	Amount.	Number.	Amount.
Policies on the lives of citizens of said District in force Dec. 31 of previous year.....	403	\$256,184.00	12,507	\$1,437,936.00
Policies on the lives of citizens of said District issued during the year.....	99	67,518.00	3,210	341,481.00
Total.....	502	323,702.00	15,717	1,779,417.00
Deduct ceased to be in force during the year.....	92	64,150.00	3,653	390,334.00
Policies in force Dec. 31, 1910.....	410	259,552.00	12,064	1,389,083.00
Losses and claims unpaid Dec. 31 of previous year..	1	500.00	2	40.50
Losses and claims incurred during the year.....	3	765.00	157	18,501.30
Total.....	4	1,265.00	159	18,541.80
Losses and claims settled during the year.....	4	1,265.00	158	18,419.70
Losses and claims unpaid Dec. 31, 1910.....			1	122.10
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or expenses (ordinary and industrial).....				67,125.31

MANHATTAN LIFE INSURANCE CO., NEW YORK, N. Y.

[Incorporated, 1850; commenced business, 1850. Henry B. Stokes, president; Melvin De Mott, secretary.
Home office, 64 to 70 Broadway, New York, N. Y.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$100,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$20,640,480.72

II.—INCOME.

First year's premiums on original policies, without deduction for commissions or other expenses, less \$6,613.87 for first year's reinsurance.....	\$188,873.54
Surrender values applied to pay first year's premiums.....	8,671.45
Total first year's premiums on original policies.....	197,544.99
Dividends applied to purchase paid-up additions and annuities.....	8,388.91
Consideration for original annuities involving life contingencies.....	10,000.00
Consideration for supplementary contracts involving life contingencies.....	7,754.49
Total new premiums.....	223,688.39
Renewal premiums, without deduction for commissions or other expenses, less \$19,773.83 for reinsurance on renewals.....	1,935,145.82
Dividends applied to pay renewal premiums.....	52,245.50
Surrender values applied to pay renewal premiums.....	6,045.71
Total renewal premiums.....	1,993,437.03
Total premium income.....	2,217,125.42
Consideration for supplementary contracts not involving life contingencies.....	4,597.00
Dividends left with the company to accumulate at interest.....	1,459.66
Gross interest on mortgage loans.....	401,463.22
Gross interest on bonds and dividends on stocks, less \$5,416.66 accrued interest on bonds acquired during 1910.....	162,221.95
Gross interest on premium notes, policy loans, or liens.....	165,447.63
Gross interest on deposits in trust companies and banks.....	16,385.02
Gross interest on other debts due the company.....	828.27
Gross rent from company's property, including \$51,500 for company's occupancy of its own buildings.....	255,679.54
Total gross interest and rents.....	1,002,025.63
From other sources: Amount received in connection with merger of Mechanics' with National Copper Bank.....	2,415.00
Gross profit on sale or maturity of ledger assets—bonds.....	35,194.00
Gross increase, by adjustment, in book value of ledger assets—bonds.....	2,806.00
Total income.....	3,265,622.71
Sum of both amounts.....	23,906,103.43

III.—DISBURSEMENTS.

For death claims (less \$20,000 reinsurance), \$1,270,125.72; additions, \$1,160.....	\$1,271,285.72
For matured endowments.....	126,400.00
Net amount paid for losses and matured endowments.....	\$1,397,685.72
For annuities involving life contingencies.....	11,535.26
Premium notes and liens voided by lapse, less \$1,666.33 restorations.....	14,086.94
Surrender values paid in cash or applied in liquidation of loans or notes.....	634,259.49
Surrender values applied to pay new premiums, \$8,671.45; to pay renewal premiums, \$6,045.71.....	14,717.16
Dividends paid to policyholders in cash or applied in liquidation of loans or notes.....	171,968.93
Dividends applied to pay renewal premiums.....	52,245.50
Dividends applied to purchase paid-up additions and annuities.....	8,388.91
Dividends left with the company to accumulate at interest.....	1,459.66
Total paid policy holders.....	2,306,347.57
Expense of investigation and settlement of policy claims.....	46.50
Paid for claims on supplementary contracts not involving life contingencies.....	1,184.93
Dividends held on deposit surrendered during the year, with interest thereon.....	186.70
Paid stockholders for interest or dividends.....	20,000.00
Commissions to agents (less commission on reinsurance): First year's premiums, \$90,843; renewal premiums, \$118,151.64; annuities (original), \$15.75. . .	209,010.39
Agency supervision, traveling, and all other agency expenses.....	22,199.49
Branch office expenses, including salaries of managers and clerks.....	21,709.81
Medical examiners' fees, \$12,723.05; inspection of risks, \$4,568.77.....	17,291.82
Salaries and all other compensation of officers, directors, trustees, and home-office employees.....	119,235.81
Rent, including \$51,500 for company's occupancy of its own buildings, less \$275 received under sublease.....	66,953.05
Advertising, \$5,330.86; printing and stationery, \$7,047.33; postage, telegraph, telephone, and express, \$8,389.66; exchange, \$1,229.92.....	21,997.77
Legal expense.....	18,714.93
Furniture, fixtures, and safes.....	1,319.82
Repairs and expenses (other than taxes) on real estate.....	79,495.08
Taxes on real estate.....	78,260.00
State taxes on premiums.....	35,830.63
Insurance department licenses and fees.....	3,529.62

All other licenses, fees, and taxes:		
County and municipal licenses and taxes.....	\$1,243.78	
Legal advertising.....	748.32	
Federal corporation tax.....	2,296.57	
		\$4,288.67
Other disbursements:		
Expenses, election of directors.....	99.60	
Luncheons for employees.....	6,360.49	
General office expenses.....	6,672.46	
Expenses in connection with matters before legislative and department officers.....	235.92	
Premiums on life insurance policies to secure agents' indebtedness.....	484.20	
Interest paid on a contested death claim.....	23.33	
		13,876.00
Agents' balances charged off.....		213.87
Gross decrease, by adjustment, in book value of ledger assets:		
Bonds.....	2,795.00	
Stocks.....	2,415.00	
		5,210.00
Total disbursements.....		\$3,046,902.46
Balance.....		20,859,200.97

IV.—LEDGER ASSETS.

Book value real estate.....	\$5,474,571.07
Mortgage loans on real estate, first liens.....	8,030,123.60
Loans made to policyholders on this company's policies, assigned as collateral.....	3,191,155.28
Premium notes or liens on policies in force of which \$9,910.80 is for first-year premiums.....	218,851.76
Book value bonds, excluding interest, \$3,489,613; stocks, \$211,917.08.....	3,701,530.08
Deposited in trust companies and banks, on interest.....	198,092.45
Cash in company's office.....	2,478.46
Deposited in trust companies and bank (not on interest).....	25,000.00
Agents' balances.....	17,398.27
Total ledger assets.....	20,859,200.97

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	167,079.53
Interest due and accrued on bonds.....	55,064.10
Interest due and accrued on premium notes, policy loans or liens.....	44,141.15
Interest due and accrued on other assets.....	3,443.91
Rents due and accrued on company's property or lease.....	14,537.78
Total interest and rents due and accrued.....	284,266.47
Market value of real estate over book value.....	343,387.93

	New business.	Renewals.	
Gross premiums, due and unreported on policies in force Dec. 3, 1910.....	\$43,287.61	\$137,275.39	
Gross deferred premiums on policies in force Dec. 31, 1910.....	7,756.76	66,059.67	
Total.....	51,044.37	203,335.06	
Deduct loading.....	10,731.90	44,225.37	
Net amount of uncollected and deferred premiums.....	40,312.47	159,109.69	199,422.16
Gross assets.....			21,686,277.53

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$17,825.22
Book value of ledger assets over market value—stocks.....	69,397.08
Total.....	87,222.30
Total admitted assets.....	21,599,055.23

V.—LIABILITIES.

Net present value of all the outstanding policies in force on Dec. 31, 1910, as computed by the New York Insurance Department.....	\$19,056,452.00
Deduct net value of risks of this company reinsured in other solvent companies.....	102,958.00
Net reserve.....	18,953,494.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies, computed by the.....	25,887.00
Liability on policies canceled and not included in "net reserve" upon which a surrender value may be demanded.....	5,913.00
Claims for death losses due and unpaid.....	\$3,995.30
Claims for death losses in process of adjustment, or adjusted and not due.....	8,571.00
Claims for death losses which have been reported and no proofs received, less reserve.....	29,078.00
Claims for matured endowments due and unpaid.....	1,869.09
Claims for death losses and other policy claims resisted by the company.....	35,220.00
Due and unpaid on annuity claims involving life contingencies.....	146.43
Total policy claims.....	78,879.82

Dividends left with the company to accumulate at interest, and accrued interest thereon...	\$3,235.28
Premiums paid in advance, including surrender values so applied.....	20,311.02
Unearned interest and rent paid in advance.....	81,477.46
Commissions due to agents on premium notes when paid.....	10,666.54
Commissions to agents, due or accrued.....	1,753.00
Salaries, rents, office expenses, bills and accounts due or accrued.....	4,006.00
Medical examiners' and legal fees due or accrued.....	1,109.00
Dividends or other profits due policyholders, including those contingent on payment of outstanding and deferred premiums.....	15,323.86
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1911, whether contingent upon the payment of renewal premiums or otherwise....	19,574.40
Dividends declared on or apportioned to deferred dividend policies payable to policyholders during 1911.....	45,875.43
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies.....	1,647,534.03
Reserve or surplus funds not otherwise included in liabilities. Amount to provide for any possible depreciation or other liability.....	25,000.00
Capital stock.....	\$100,000.00
Unassigned funds (surplus).....	559,015.39
	659,015.39
Total liabilities.....	21,599,055.23

EXHIBITS OF POLICIES.

	Number.	Amount.
Policies and additions in force Dec. 31, 1909:		
Whole-life policies.....	29,384	\$58,144,509.00
Endowment policies.....	3,320	5,554,417.00
Term and other policies, including return premium additions.....	1,209	4,669,950.00
Additions to policies by dividends.....		55,672.00
New policies written during the year:		
Whole-life policies.....	2,194	5,894,006.00
Endowment policies.....	259	477,700.00
Term and other policies, including return premium additions.....	453	1,828,694.00
Additions to policies by dividends.....		10,774.00
Old policies revived:		
Whole-life policies.....	66	133,453.00
Endowment policies.....	6	18,800.00
Term and other policies, including return premium additions.....	3	15,000.00
Old policies changed and increased:		
Whole-life policies.....		102,122.00
Endowment policies.....		20,577.00
Term and other policies, including return premium additions.....		143,553.00
Total.....	36,894	77,069,227.00
Deduct policies decreased and ceased to be in force.....	2,572	7,275,119.00
Total policies and additions in force end of year.....	34,322	69,794,108.00
Policies reinsured.....	94	1,141,471.00
Policies ceased to be in force during the year:		
By death.....	518	1,298,897.00
By maturity.....	46	128,150.00
By expiry.....	31	175,875.00
By surrender.....	727	1,415,052.00
By lapse.....	743	1,786,519.00
By change and decrease.....		988,625.00
Not taken.....	507	1,482,001.00
Total terminated.....	2,572	7,275,119.00

BUSINESS IN DISTRICT OF COLUMBIA DURING THE YEAR.

	Number.	Amount.
Policies on the lives of citizens of said District in force Dec. 31 of previous year.....	560	\$2,437,220.00
Policies on the lives of citizens of said District issued during the year.....	38	215,781.00
Transferred.....	14	51,000.00
Total.....	612	2,704,001.00
Deduct ceased to be in force during the year.....	37	191,102.00
Policies in force Dec. 31, 1910.....	575	2,512,899.00
Losses and claims incurred during the year.....	6	35,692.60
Losses and claims settled during the year.....	6	35,692.60
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or expenses.....		100,377.76

MARYLAND LIFE INSURANCE CO., BALTIMORE, MD.

[Incorporated 1864; commenced business, 1865. Douglas H. Rose, president; Jno. W. Hanson, secretary.
Home office, 8 and 10 South Street, Baltimore, Md.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$100,000.00	
Amount of ledger assets (as per balance) Dec. 31 of previous year.....		\$3,045,874.74

II.—INCOME.

First year's premiums on original policies, without deduction for commissions or other expenses, less \$1,027.46 for first year's reinsurance.....	\$19,742.70	
Dividends applied to purchase paid-up additions and annuities.....	924.74	
Consideration for original annuities involving life contingencies.....	3,120.72	
Total new premiums.....		23,788.16
Renewal premiums, without deduction for commissions or other expenses, less \$12,524.13 for reinsurance on renewals.....	274,746.50	
Dividends applied to pay renewal premiums.....	15,033.12	
Total renewal premiums.....		289,779.62
Total premium income.....		313,567.78
Gross interest on mortgage loans.....	9,154.02	
Gross interest on collateral loans.....	308.34	
Gross interest on bonds and dividends on stocks, less \$1,277.59 accrued interest on bonds acquired during 1910.....	109,301.70	
Gross interest on premium notes, policy loans, or liens.....	16,834.27	
Gross interest on deposits in trust companies and banks.....	300.30	
Gross interest on other debts due the company.....	159.00	
Gross rent from company's property, including \$4,500 for company's occupancy of its own buildings.....	23,154.02	
Total gross interest and rents.....		159,211.65
From other sources: Policies of reinsurance surrendered.....		2,830.19
Gross profit on sale or maturity of ledger assets:		
Bonds.....	2,856.75	
Stocks.....	374.20	
		3,230.95
Total income.....		478,840.57
Sum of both amounts.....		3,524,715.31

III.—DISBURSEMENTS.

For death claims (less \$6,000 reinsurance), \$101,618.77; additions, \$166.49.....	\$101,785.26	
For matured endowments, \$47,300; additions, \$1,266.....	48,566.00	
Net amount paid for losses and matured endowments.....	\$150,351.26	
For annuities involving life contingencies.....	6,289.06	
Premium notes and liens voided by lapse.....	994.30	
Surrender values paid in cash or applied in liquidation of loans or notes.....	31,167.87	
Returned premiums.....	81.06	
Dividends paid to policyholders in cash or applied in liquidation of loans or notes.....	14,648.10	
Dividends applied to pay renewal premium.....	15,033.12	
Dividends applied to purchase paid-up additions and annuities.....	924.74	
Total paid policyholders.....	219,489.51	
Paid stockholders for interest or dividends.....	6,000.00	
Commissions to agents (less commission on reinsurance): First year's premiums, \$8,210.30; renewal premiums, \$13,668.98; annuities (original, \$79.68). Commuted renewal commissions.....	21,958.96	
Salaries and allowances for agencies, including managers, agents, and clerks. Agency supervision, traveling, and all other agency expenses.....	3,661.28	
Medical examiners' fees, \$2,896; inspection of risks, \$459.89.....	1,427.74	
Salaries and all other compensation of officers, directors, trustees, and home-office employees.....	3,355.89	
Rent, including \$4,500 for company's occupancy of its own buildings.....	22,029.81	
Advertising, \$1,184.58; printing and stationery, \$923.39; postage, telegraph, telephone, and express, \$1,413.87; exchange, \$75.57.....	4,516.00	
Legal expense.....	3,597.41	
Repairs and expenses (other than taxes) on real estate.....	600.00	
Taxes on real estate.....	3,915.96	
State taxes on premiums.....	4,042.31	
Insurance department licenses and fees.....	1,999.27	
All other licenses, fees, and taxes:	1,403.75	
State, municipal, and county licenses.....	\$648.75	
Municipal tax on premiums.....	364.99	
County tax on capital stock.....	232.91	
United States corporation tax.....	842.88	
		2,089.53

Other disbursements:		
Fire insurance premiums.....	\$690.00	
Library bureau.....	1,033.45	
Appraisement account.....	10.00	
Sundry expenses.....	1,554.82	
		\$3,288.27
Gross decrease, by adjustment, in book value of ledger assets:		
Real estate.....	2,500.00	
Bonds.....	5,515.78	
		8,015.78
Total disbursements.....		\$311,428.97
Balance.....		3,213,286.34

IV.—LEDGER ASSETS.

Book value real estate, unencumbered.....	\$250,000.00	
Mortgage loans on real estate, first liens.....	202,100.00	
Loans secured by pledge of bonds, stocks, or other collateral.....	35,000.00	
Loans made to policy holders on this company's policies, assigned as collateral.....	314,673.00	
Premium notes or liens on policies in force of which \$76.79 is for first-year premiums.....	14,448.59	
Book value bonds, excluding interest, \$2,232,996.02; stocks, \$81,662.42.....	2,314,658.44	
Cash in company's office, \$4,986.75; deposited in trust companies and bank (not on interest), \$60,139.44.....	65,126.19	
Agents' balances.....	2,979.87	
Deposit with Baltimore Equitable Society, \$200; open accounts, judgments, and suspended accounts, \$13,998.25; commuted commissions, \$75; interest in default, \$27.....	14,300.25	
Total ledger assets.....		3,213,286.34

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	3,021.54	
Interest due and accrued on bonds.....	14,103.19	
Interest due and accrued on collateral loans.....	215.56	
Interest due and accrued on premium notes, policy loans, or liens.....	5,632.12	
Rents due and accrued on company's property or lease.....	307.67	
Total interest and rents due and accrued.....		23,280.08
Market value of bonds and stocks over book value.....		17,063.06

	New business.	Renewals	
Gross premiums, due and unreported on policies in force Dec. 31, 1910.....	\$189.48	\$18,421.01	
Gross deferred premiums on policies in force Dec. 31, 1910.....	1,198.16	18,496.82	
Total.....	1,387.64	36,917.83	
Deduct loading.....	377.73	9,583.92	
Net amount of uncollected and deferred premiums.....	1,009.91	27,333.91	28,343.82
Gross assets.....			3,281,973.30

DEDUCT ASSETS NOT ADMITTED.

Commuted commissions, \$75; agents' debit balances, \$3,677.81.....	3,752.81	
Premium notes or loans on policies and net premiums in excess of the net value of their policies.....	80.43	
Book value of ledger assets over market value—open accounts and judgments and suspended accounts.....	13,998.25	
Total.....		17,831.49
Total admitted assets.....		3,264,141.81

V.—LIABILITIES.

Net present value of all the outstanding policies in force on Dec. 31, 1910, as computed by the Insurance department of Maryland.....	\$2,736,193.43	
Deduct net value of risks of this company reinsured in other solvent companies.....	62,048.60	
Net reserve.....		2,674,144.83
Liability on policies canceled and not included in "net reserve" upon which a surrender value may be demanded.....		76.17
Claims for death losses due and unpaid, awaiting releases.....	4,042.16	
Claims for death losses which have been reported and no proofs received.....	12,469.63	
Claims for matured endowments due and unpaid.....	3,869.66	
Total policy claims.....		20,381.45
Premiums paid in advance, including surrender values so applied.....		591.39
Unearned interest and rent paid in advance.....		158.64
Commissions due to agents on premium notes when paid.....		200.00
Commissions to agents, due or accrued.....		461.86

Salaries, rents, office expenses, bills and accounts due or accrued.....	\$1,231.43
Medical examiners' and legal fees, due or accrued.....	197.00
State, county, and municipal taxes, due or accrued.....	2,950.00
Dividends or other profits due policy holders, including those contingent on payment of outstanding and deferred premiums.....	8,007.71
Dividends declared on or apportioned to annual dividend policies payable to policy holders during 1911, whether contingent upon the payment of renewal premiums or otherwise....	2,403.19
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies.....	264,898.76
Capital stock.....	\$100,000.00
Unassigned funds (surplus).....	188,439.38
	<hr/>
	288,439.38
Total liabilities.....	3,264,141.81

EXHIBITS OF POLICIES.

	Number.	Amount.
Policies and additions in force Dec. 31, 1909:		
Whole-life policies.....	3,851	\$7,071,560.00
Endowment policies.....	980	2,123,530.00
Term and other policies, including return-premium additions.....	52	115,700.00
Additions to policies by dividends.....		32,392.00
New policies written during the year:		
Whole-life policies.....	284	407,227.00
Endowment policies.....	114	195,500.00
Term and other policies, including return-premium additions.....	22	51,000.00
Additions to policies by dividends.....		1,422.00
Old policies revived:		
Whole-life policies.....	7	16,000.00
Endowment policies.....	3	12,000.00
Total.....	5,313	10,026,331.00
Deduct policies decreased and ceased to be in force.....	300	710,702.00
Total policies and additions in force end of year.....	5,013	9,315,629.00
Policies reinsured.....		513,903.00
Policies ceased to be in force during the year:		
By death.....	52	113,907.00
By maturity.....	29	59,591.00
By expiry.....	1	1,000.00
By surrender.....	39	69,852.00
By lapse.....	132	303,199.00
By change and decrease.....		67,264.00
Not taken.....	47	95,889.00
Total terminated.....	300	710,702.00

BUSINESS IN DISTRICT OF COLUMBIA DURING THE YEAR.

	Number.	Amount.
Policies on the lives of citizens of said District in force Dec. 31 of previous year..	88	\$155,320.00
Policies on the lives of citizens of said District issued during the year.....	6	11,000.00
Total.....	94	166,320.00
Deduct ceased to be in force during the year.....	8	7,075.00
Policies in force Dec. 31, 1910.....	86	159,245.00
Losses and claims unpaid Dec. 31 of previous year.....	1	450.00
Losses and claims incurred during the year.....	4	3,500.00
Total.....	5	3,950.00
Losses and claims settled during the year.....	4	3,500.00
Losses and claims unpaid Dec. 31, 1910.....	1	450.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or expenses.....		5,574.38

METROPOLITAN LIFE INSURANCE CO., NEW YORK, N. Y.

[Incorporated, 1866; commenced business, 1867. John R. Hegeman, president; Jas. S. Roberts, secretary.
Home office, 1 Madison Avenue, New York, N. Y.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$2,000,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$269,971,968.85

II.—INCOME.

First year's premiums on original policies, without deduction for commissions or other expenses, less \$3,343.48, for first year's reinsurance.....	\$4,780,906.58
Surrender values applied to pay first year's premiums.....	117,864.24
Total first year's premiums on original policies.....	4,898,770.82
Dividends applied to purchase paid-up additions and annuities.....	196,512.12
Consideration for original annuities involving life contingencies.....	55,232.54
Total new premiums (ordinary).....	5,150,515.48
Renewal premiums, without deduction for commissions or other expenses, less \$11,457.23 for reinsurance on renewals.....	21,263,837.88
Dividends applied to pay renewal premiums.....	1,449,559.70
Surrender values applied to pay renewal premiums.....	25,224.24
Renewal premiums for deferred annuities.....	1,757.19
Total renewal premiums (ordinary).....	22,740,379.01
Total industrial premiums received, including \$3,262,389.33 business applied in payment of premiums, \$40,396.08 applied to shorten the premium-paying period, and \$81,995.05 surrender values applied in payment of premiums.....	48,931,897.10
Total premium income.....	76,822,791.59
Consideration for supplementary contracts not involving life contingencies.....	39,207.75
Ledger assets, other than premiums, received from other companies for assuming their risks, including \$31,760.26 due from liquidation of Union Life Insurance Co., Dec. 31, 1909.....	32,528.39
Gross interest on mortgage loans.....	5,719,080.08
Gross interest on collateral loans.....	7,640.40
Gross interest on bonds and dividends on stocks, less \$179,433.81 accrued interest on bonds acquired during 1910.....	5,654,142.54
Gross interest on premium notes, policy loans or liens.....	534,452.42
Gross interest on deposits in trust companies and banks.....	132,493.57
Gross interest on other debts due the company.....	3,862.96
Gross discount on claims paid in advance.....	100.09
Gross rent from company's property, including \$683,354.59 for company's occupancy of its own buildings.....	1,456,602.47
Total gross interest and rents.....	13,508,374.53
From other sources: Tax refund, \$131.82; agents' cash deposits, \$24,805.20; arrears of rentals on property previously sold, \$679.11; conscience money, \$112; dividends suspended banks, \$135.49; liquidation of unlisted assets, \$9,000; agents' shortage recovered from surety, \$64.72; sundries, \$3; deposit account bond and mortgage interest and rent, \$57,645.08; unclaimed checks, \$10,905.83; credit fire insurance fund, \$17,450.71; deposit Exchange Building Co., mortgage loan, \$28,445.08; adjustment of superintendent's accounts, \$13,938.71.....	163,316.75
Gross profit on sale or maturity of ledger assets:	
Real estate.....	\$22,062.50
Bonds.....	31,702.69
Stocks.....	19,414.00
Gross increase, by adjustment, in book value of ledger assets—bonds.....	73,179.19
Total income.....	140,441.23
Sum of both amounts.....	90,779,839.43
	360,751,808.28

III.—DISBURSEMENTS.

For death claims, \$21,552,491.15; additions, \$10,488.00.....	\$21,562,979.15
For matured endowments.....	1,078,810.85
Net amount paid for losses and matured endowments.....	\$22,641,790.00
For annuities involving life contingencies.....	126,591.47
Premium notes and liens voided by lapse, less restorations.....	40,658.52
Surrender values paid in cash, or applied in liquidation of loans or notes.....	1,843,181.07
Surrender values applied to pay new premium, \$149,278.48; to pay renewal premiums, \$75,805.05.....	225,083.53
Dividends paid to policy holders in cash, or applied in liquidation of loans or notes.....	57,697.24
Cash bonuses paid on nonparticipating industrial policies.....	1,406,674.91
Dividends applied to pay renewal premium.....	1,449,559.70
Bonuses applied to pay renewal premiums on nonparticipating industrial policies.....	3,262,389.33
Dividends applied to purchase paid-up additions and annuities.....	196,512.12
Bonuses applied to shorten the endowments or premium-paying periods on nonparticipating industrial policies.....	40,396.08
Sick benefits on assumed policies of other companies.....	90.00
Total paid policy holders.....	31,290,623.97

Expenses of investigation and settlement of policy claims including \$30,481.33 for legal expense.....	\$35,499.33	
Paid for claims on supplementary contracts not involving life contingencies..	17,821.63	
Paid stockholders for interest or dividends.....	140,000.00	
Commissions to agents (less commission on reinsurance): First year's premiums, \$1,491,760.29; renewal premiums, \$1,472,729.77; annuities (original) \$1,351.18 (renewal), \$97.71.....	2,965,938.95	
Commuted renewal commissions.....	953.04	
Compensation in industrial department to superintendents, assistant superintendents, and agents.....	10,920,554.70	
Salaries and allowances for agencies, including managers, agents, and clerks..	20,107.98	
Agency supervision, traveling, and all other agency expenses.....	81,644.57	
Branch office expenses including salaries of managers and clerks.....	742,320.52	
Medical examiners' fees, \$586,743.44; inspection of risks, \$373,368.15.....	960,111.59	
Salaries and all other compensation of officers, directors, trustees, and home-office employees (3,192).....	3,111,947.05	
Rent, including \$683,354.59 for company's occupancy of its own buildings....	1,004,814.71	
Advertising, \$59,671.54; printing and stationery, \$178,623.11; postage, telegraph, telephone, and express, \$201,918.03; exchange, \$23,955.66.....	464,168.34	
Legal expense.....	47,825.71	
Furniture, fixtures, and safes.....	41,288.69	
Repairs and expenses (other than taxes) on real estate.....	510,894.15	
Taxes on real estate.....	256,153.79	
State taxes on premiums.....	1,018,284.44	
Insurance department licenses and fees.....	8,713.75	
All other licenses, fees, and taxes:		
Agents' licenses.....	\$30,668.64	
Municipal licenses.....	21,756.72	
United States corporation tax.....	61,150.99	
Mortgage tax.....	1,030.00	
All other taxes.....	15,897.43	
	130,503.78	
Other disbursements:		
Legislative expenses.....	12,239.23	
Restaurant.....	157,558.50	
Metropolitan staff saving fund.....	88,678.90	
Deposit account, interest and rents returned.....	5,296.88	
Expenses of inspection and curative aid to sick industrial policy holders.....	129,433.51	
Calendars for industrial policy holders.....	89,270.06	
Expense of examination, New York insurance department..	19,300.11	
Company's publications.....	217,956.41	
Association of Life Insurance presidents, exclusive of amount charged to legislative expenses.....	7,826.25	
Home office traveling.....	24,879.24	
Home office expenses.....	420,773.30	
	1,173,212.39	
Gross loss on sale or maturity of ledger assets—bonds.....	15,691.29	
Gross decrease, by adjustment, in book value of ledger assets—bonds.....	100,007.26	
Total disbursements.....	\$55,059,081.63	
Balance.....	305,692,726.65	

IV.—LEDGER ASSETS.

Book value real estate.....	\$24,116,301.56	
Mortgage loans on real estate, first liens.....	126,589,828.62	
Loans made to policy holders on this company's policies, assigned as collateral.....	13,065,064.81	
Premium notes or liens on policies in force.....	985,806.22	
Book value bonds, excluding interest, \$128,312,222.01; stocks, \$8,515,625.79..	136,827,847.80	
Deposited in trust companies and banks, on interest.....	3,715,222.11	
Cash in company's office.....	145,696.34	
Deposited in trust companies and bank (not on interest).....	29,186.00	
Agents' balances.....	44,314.36	
Renting section inventory.....	\$32,091.55	
Advanced superintendents and assistant superintendents to facilitate payment of death claims.....	13,310.00	
Cash in transit.....	126,768.31	
Fire insurance premiums advanced, secured by mortgage.....	328.25	
Contingent certificate Union Trust Co., Providence, R. I.....	960.72	
	173,458.83	
Total ledger assets.....	305,692,726.65	

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....			\$1,652,522.21
Interest due and accrued on bonds.....			1,881,347.64
Interest due and accrued on premium notes, policy loans or liens.....			312,145.94
Rents due and accrued on company's property or lease.....			11,761.93
			<hr/>
Total interest and rents due and accrued.....			\$3,857,777.72
	New business.	Renewals.	
Gross premiums due and unreported on policies in force Dec. 31 1910.....	\$226,082.59	\$1,162,856.92	
Gross deferred premiums on policies in force Dec. 31 1910....	1,026,729.27	4,663,356.31	
		<hr/>	
Total.....	1,252,811.86	5,826,213.23	
Deduct loading.....	250,562.38	1,165,242.65	
		<hr/>	
Net amount of uncollected and deferred premiums.....	1,002,249.48	4,660,970.58	5,663,220.06
Industrial premiums due and unpaid less loading.....			725,278.86
All other assets			1,325.00
			<hr/>
Gross assets.....			315,940,328.29

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$44,314.36	
Premium notes or loans on policies and net premiums in excess of the net value of their policies.....	271,328.40	
Book value of ledger assets over market value—stocks.....	178,420.54	
Bonds not subject to amortization.....	1,243,579.94	
Renting section inventory.....	32,091.55	
Contingent certificate Union Trust Co., Providence R. I.....	960.72	
Total.....		1,770,695.51
Total admitted assets.....		314,169,632.78

V.—LIABILITIES.

Net present value of all the outstanding policies in force on Dec. 31, 1910, as computed by the company.....	\$270,671,365.78	
Deduct net value of risks of this company reinsured in other solvent companies.....	109,138.00	
Net reserve.....		270,562,227.78
Present value of amounts not yet due on supplementary contracts not involving life contingencies computed by the company.....		121,827.00
Liability on policies cancelled and not included in "net reserve" upon which a surrender value may be demanded.....		100,356.05
Claims for death losses in process of adjustment or adjusted and not due..	\$221,028.37	
Claims for death losses which have been reported and no proofs received...	332,352.35	
Claims for death losses and other policy claims resisted by the company....	76,732.86	
Total policy claims.....		630,113.58
Due and unpaid on supplementary contracts not involving life contingencies.....		7,333.74
Premiums paid in advance including surrender values so applied.....		1,352,377.00
Unearned interest and rent paid in advance.....		45,675.98
Commissions to agents due or accrued.....		24,252.35
Salaries, rents, office expenses, bills and accounts due or accrued.....		63,043.64
Medical examiners' and legal fees due or accrued.....		191,981.06
State, county and municipal taxes due or accrued.....		1,000,000.00
Dividends or other profits due policy holders including those contingent on payment of outstanding and deferred premiums.....		425,153.27
Dividends declared on or apportioned to annual dividend policies payable to policy holders during 1911, whether contingent upon the payment of renewal premiums or otherwise....		1,149,167.11
Bonuses apportioned to nonparticipating industrial policies and payable in 1911.....		5,745,339.00
Dividends declared on or apportioned to deferred dividend policies payable to policy-holders during 1911.....		754,576.60
Amounts set apart apportioned provisionally ascertained calculated, declared or held awaiting apportionment upon deferred dividend policies.....		329,218.01
Reserve or surplus funds not otherwise included in liabilities: Increased death benefits granted but unable to find claimants.....		13,132.00
All other liabilities:		
Agents cash deposits in lieu of bonds.....	\$243,939.73	
Fund awaiting adjustment.....	8,330.55	
Unclaimed checks etc.....	18,333.11	
Special trust company deposit, Exchange Building Co., mortgage loan.....	28,445.08	
Fire insurance fund.....	49,738.07	
Deposit account bond and mortgage interest and rents.....	73,705.75	
To credit of superintendents pending adjustment.....	39,282.68	
Reserve to cover liabilities incurred, the amounts of which are not known and determined..		461,774.97
Capital stock.....	\$2,000,000.00	450,000.00
Unassigned funds (surplus).....	28,742,083.64	
		30,742,083.64
Total liabilities.....		314,169,632.78

EXHIBITS OF POLICIES.

	Ordinary.		Industrial.	
	Number.	Amount.	Number.	Amount.
Policies and additions in force Dec. 31 1909:				
Whole life policies.....	303,338	\$314,000,137.00	4,466,977	\$674,569,325.00
Endowment policies.....	435,152	275,143,290.00	5,171,859	752,796,010.00
Term and other policies including return premium additions.....	5,197	23,350,897.00	246,371	7,882,664.00
Additions to policies by dividends.....		616,407.00		
New policies written during the year:				
Whole life policies.....	77,531	94,545,772.00	1,115,593	186,939,503.00
Endowment policies.....	101,973	75,808,538.00	403,990	50,305,359.00
Term and other policies including return premium additions.....	2,411	6,417,631.00	1,035	103,500.00
Additions to policies by dividends.....		302,614.00		
Old policies revived:				
Whole life policies.....	8,969	9,119,863.00	79,588	13,375,327.00
Endowment policies.....	14,382	9,081,646.00	91,611	13,912,692.00
Term and other policies including return premium additions.....	84	149,587.00	43	4,300.00
Additions to policies by dividends.....		13,162.00		
Old policies changed and increased:				
Whole life policies.....		685.00		18,260.00
Term and other policies including return premium additions.....		31,527.00		
Total.....	949,037	808,581,756.00	11,577,067	1,699,906,940.00
Deduct policies decreased and ceased to be in force.....	119,554	98,862,041.00	1,111,993	187,307,816.00
Total policies and additions in force end of year.....	829,483	709,719,715.00	10,465,074	1,512,599,124.00
Policies reinsured.....	31	536,715.00		
Policies ceased to be in force during the year:				
By death.....	6,179	5,048,412.00	143,599	16,514,567.00
By maturity.....	1,265	881,532.00	2,627	197,280.00
By expiry.....	125	268,296.00	1,054	43,330.00
By surrender.....	21,685	17,905,900.00	48,158	7,520,211.00
By lapse.....	59,867	46,637,636.00	916,555	155,257,037.00
By change and decrease.....		958,417.00		7,775,391.00
Not taken.....	30,433	27,161,848.00		
Total terminated.....	119,554	98,862,041.00	1,111,993	187,307,816.00

BUSINESS IN DISTRICT OF COLUMBIA DURING THE YEAR.

	Ordinary.		Industrial.	
	Number.	Amount.	Number.	Amount.
Policies on the lives of citizens of said District in force Dec. 31 of previous year.....	6,807	\$5,640,373.00	129,322	\$18,164,074.00
Policies on the lives of citizens of said District issued during the year.....	1,491	1,540,655.00	15,529	2,477,904.00
Total.....	8,298	7,181,028.00	144,851	20,641,978.00
Deduct ceased to be in force during the year.....	901	757,749.00	10,946	1,891,640.00
Policies in force Dec. 31, 1910.....	7,397	6,423,279.00	133,905	18,750,338.00
Losses and claims unpaid Dec. 31 of previous year.....	7	15,108.00	5	504.50
Losses and claims incurred during the year.....	72	60,999.00	1,948	221,729.78
Total.....	79	76,107.00	1,953	222,234.28
Losses and claims settled during the year.....	74	71,607.00	1,933	220,126.90
Losses and claims unpaid Dec. 31, 1910.....	5	4,500.00	20	2,107.38
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or expenses.....		263,032.25		612,917.14

PITTSBURG LIFE & TRUST CO., PITTSBURG, PA.

[Incorporated, 1902; commenced business, 1903. W. C. Baldwin, president; James H. Mahan, secretary.
Home office, Sixth Street and Liberty Avenue, Pittsburg, Pa.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$1,000,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$22,765,817.06

II.—INCOME.

First year's premiums on original policies, without deduction for commissions or other expenses, less \$335.54 for first year's reinsurance.....	\$208,693.46
Dividends applied to purchase paid-up additions and annuities.....	37,911.53
Surrender values applied to purchase paid-up insurance and annuities.....	54,959.77
Total new premiums.....	301,564.76
Renewal premiums, without deduction for commissions or other expenses, less \$7,049.82 for reinsurance on renewals.....	2,356,422.21
Dividends applied to pay renewal premiums.....	9,610.85
Surrender values applied to pay renewal premiums.....	26,904.31
Renewal premiums for deferred annuities.....	375.51
Total renewal premiums.....	2,393,312.88
Total premium income.....	2,694,877.64
Consideration for supplementary contracts not involving life contingencies.....	18,395.00
Dividends left with the company to accumulate at interest.....	5,382.97
Gross interest on mortgage loans.....	188,691.16
Gross interest on collateral loans.....	650.54
Gross interest on bonds and dividends on stocks, less \$1,960.87 accrued interest on bonds acquired during 1910.....	221,659.78
Gross interest on premium notes, policy loans or liens.....	197,349.92
Gross interest on deposits in trust companies and banks.....	6,540.72
Gross interest on other debts due the company.....	156.71
Gross rent from company's property, including \$18,531.96 for company's occupancy of its own buildings.....	593,357.09
Total gross interest and rents.....	1,208,405.92
From other sources:	
Health and accident premiums in connection with life policies.....	5,937.41
Surrender values due and unpaid.....	336.94
Profit and loss.....	51,565.10
Suspense account.....	299.87
	58,139.32
From agents' balances previously charged off.....	9,581.81
Gross profit on sale or maturity of ledger assets—bonds.....	1,824.55
Gross increase, by adjustment, in book value of ledger assets—bonds.....	17,848.92
Total income.....	4,014,456.13
Sum of both amounts.....	26,780,273.19

III.—DISBURSEMENTS.

For death claims, \$1,366,507.71; additions, \$32,315.60.....	\$1,398,823.31
For matured endowments, \$554,707; additions, \$4,739.90.....	559,446.90
Net amount paid for losses and matured endowments.....	\$1,958,270.21
For annuities involving life contingencies.....	28,346.10
Surrender values paid in cash or applied in liquidation of loans or notes.....	658,609.28
Surrender values applied to pay renewal premiums.....	26,904.31
Surrender values applied to purchase paid-up insurance and annuities.....	54,959.77
Dividends paid to policy holders in cash or applied in liquidation of loans or notes.....	120,101.18
Dividends applied to pay renewal premiums.....	9,610.85
Dividends applied to purchase paid-up additions and annuities.....	37,911.53
Dividends left with the company to accumulate at interest.....	5,382.97
Total paid policy holders.....	2,900,096.20
Expense of investigation and settlement of policy claims, including \$113.65 for legal expense.....	143.65
Paid for claims on supplementary contracts not involving life contingencies.....	8,869.40
Dividends held on deposit surrendered during the year, with interest thereon.....	1,826.34
Paid stockholders for interest or dividends.....	80,000.00
Commissions to agents (less commission on reinsurance): First year's premiums, \$40,496.28; renewal premiums, \$80,010.83.....	120,507.11
Salaries and allowances for agencies, including managers, agents, and clerks.....	5,227.63
Agency supervision, traveling and all other agency expenses.....	44,064.86
Branch-office expenses, including salaries of managers and clerks.....	10,440.81
Medical examiners' fees, \$7,347.22; inspection of risks, \$897.55.....	8,244.77
Salaries and all other compensation of officers, directors, trustees, and home-office employees.....	93,568.55
Rent, including \$18,531.96 for company's occupancy of its own buildings.....	24,415.32
Advertising, \$10,806.70; printing and stationery, \$12,931.87; postage, telegraph, telephone, and express, \$13,351.56.....	37,090.13
Legal expense.....	35,928.35
Furniture, fixtures, and safes.....	772.40

Repairs and expenses (other than taxes) on real estate.....	\$141,709.74	
Taxes on real estate.....	120,170.31	
State taxes on premiums.....	22,776.85	
Insurance department licenses and fees.....	4,361.18	
All other licenses, fees, and taxes:		
Federal corporation tax.....	\$4,376.06	
Tax on capital stock.....	4,724.59	
		9,100.65
Other disbursements:		
Health and accident claims paid.....	2,300.86	
Disbursements.....	532.10	
Interest paid on mortgage.....	55,875.00	
General expense.....	2,689.72	
Investment expenses.....	3,499.02	
Suspense account (1909) paid in 1910.....	1,096.56	
		65,993.26
Agents' balances charged off.....		121.71
Gross decrease, by adjustment, in book value of ledger assets—bonds.....		6,895.29
Total disbursements.....		\$3,742,324.51
Balance.....		23,037,948.68

IV.—LEDGER ASSETS.

Book value real estate.....	\$9,706,786.80	
Mortgage loans on real estate, first liens.....	4,098,131.40	
Loans secured by pledge of bonds, stocks, or other collateral.....	11,500.00	
Loans made to policy holders on this company's policies, assigned as collateral.....	3,716,179.56	
Premium notes or liens on policies in force.....	90,344.69	
Book value bonds, excluding interest, \$4,873,267.08; stocks, \$221,250.....	5,094,517.08	
Deposited in trust companies and banks, on interest.....	283,902.34	
Cash in company's office.....	1,138.13	
Deposited in trust companies and banks, not on interest.....	2,515.12	
Bills receivable, \$642.63; agents' balances, \$1,703.93.....	2,346.56	
Washington Life Insurance Co. stock.....	\$24,887.00	
Contingent reversion.....	5,700.00	
		30,587.00
Total ledger assets.....		23,037,948.68

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	77,402.63	
Interest due and accrued on bonds.....	60,674.04	
Interest due and accrued on collateral loans.....	87.00	
Interest due and accrued on premium notes, policy loans or liens.....	45,458.88	
Rents due and accrued on company's property or lease.....	30,270.73	
Total interest and rents due and accrued.....		213,893.28
Market value of real estate over book value.....		448,108.06
	New business.	Renewals.
Gross premiums, due and unreported, on policies in force Dec. 31, 1910.....	\$3,340.11	\$107,959.26
Gross deferred premiums on policies in force Dec. 31, 1910.....	10,887.95	202,471.56
Total.....	14,228.06	310,430.82
Deduct loading.....	7,256.31	64,283.83
Net amount of uncollected and deferred premiums.....	6,971.75	246,146.99
		253,118.74
Gross assets.....		23,953,068.76

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	1,703.93	
Bills receivable.....	642.63	
Premium notes or loans on policies and net premiums in excess of the net value of their policies.....	4,069.15	
Book value of ledger assets over market value:		
Washington Life Insurance Co. stock.....	\$24,887.00	
Bonds.....	74,906.08	
Stocks.....	7,000.00	
		106,793.08
Total.....		113,208.79
Total admitted assets.....		23,839,859.97

V.—LIABILITIES.

Net present value of all the outstanding policies in force on Dec. 31, 1910, as computed by the Pennsylvania insurance department.....	\$21,196,089.00	
Deduct net value of risks of this company reinsured in other solvent companies.....	10,629.00	
	21,185,460.00	
Reserve to provide for health and accident benefits contained in life policies.....	2,685.00	
Net reserve.....		21,188,145.00

Present value of amounts not yet due on supplementary contracts not involving life contingencies, computed by the company.....		\$75,086.00
Liability on policies canceled and not included in "net reserve" upon which a surrender value may be demanded.....		2,484.00
Claims for death losses due and unpaid.....	\$34,921.18	
Claims for death losses in process of adjustment or adjusted and not due.....	42,985.94	
Claims for death losses which have been reported and no proofs received.....	55,184.20	
Claims for matured endowments due and unpaid.....	24,999.76	
Claims for death losses and other policy claims resisted by the company.....	1,000.00	
Total policy claims.....		159,091.08
Dividends left with the company to accumulate at interest, and accrued interest thereon...		7,408.48
Premiums paid in advance, including surrender values so applied.....		22,928.21
Unearned interest and rent paid in advance.....		82,829.89
Commissions to agents, due or accrued.....		11,966.67
Salaries, rents, office expenses, bills, and accounts due or accrued.....		3,929.20
Medical examiners' and legal fees due or accrued.....		2,664.50
State, county, and municipal taxes due or accrued.....		34,725.86
Dividends or other profits due policy holders, including those contingent on payment of outstanding and deferred premiums.....		6,883.52
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies.....		28,695.77
Reserve or surplus funds not otherwise included in liabilities:		
Extra reserve to provide for increasing insurance in total-abstinence class.....	\$7,645.00	
Extra reserve for surrender value in excess of the net value of their policies.....	11,750.00	
Accident claims pending adjustment (in connection with life policies).....	10,000.00	
		29,395.00
All other liabilities:		
Interest accrued on mortgage loans.....	6,250.00	
Deposit on lease.....	7,500.00	
Suspense account.....	299.87	
Surrender values due and not paid.....	548.87	
		14,598.74
Capital stock.....	1,000,000.00	
Unassigned funds (surplus).....	1,169,028.05	
		2,169,028.05
Total liabilities.....		23,839,859.97

EXHIBITS OF POLICIES.

	Number.	Amount.
Policies and additions in force Dec. 31, 1909:		
Whole life policies.....	35,219	\$54,246,023.00
Endowment policies.....	8,525	13,078,942.00
Term and other policies, including return premium additions.....	3,527	9,577,343.00
Addition to policies by dividends.....		464,381.00
New policies written during the year:		
Whole life policies.....	2,567	4,025,696.00
Endowment policies.....	731	1,127,295.00
Term and other policies, including return premium additions.....	2,167	10,795,282.00
Additions to policies by dividends.....		47,254.00
Old policies revived:		
Whole life policies.....	39	45,770.00
Endowment policies.....	17	22,134.00
Term and other policies, including return premium additions.....	16	94,575.00
Additions to policies by dividends.....		335.00
Old policies changed and increased:		
Whole life policies.....		35,744.00
Endowment policies.....		53,875.00
Term and other policies, including return premium additions.....		13,508.00
Total.....	52,808	93,628,157.00
Deduct policies decreased and ceased to be in force.....	5,223	11,402,875.00
Total policies and additions in force end of year.....	47,585	82,225,282.00
Policies ceased to be in force during the year:		
By death.....	732	1,418,662.00
By maturity.....	400	559,775.00
By expiry.....	106	244,013.00
By surrender.....	1,688	3,112,511.00
By lapse.....	1,388	2,309,064.00
By change and decrease.....		638,583.00
Not taken.....	909	3,120,267.00
Total terminated.....	5,223	11,402,875.00

BUSINESS IN DISTRICT OF COLUMBIA DURING THE YEAR.

	Number.	Amount.
Policies on the lives of citizens of said District in force Dec. 31 of previous year.	171	\$307,240.00
Policies on the lives of citizens of said District issued during the year.....	10	19,000.00
Transferred.....	7	8,500.00
Total.....	188	334,740.00
Deduct ceased to be in force during the year.....	18	33,220.00
Policies in force Dec. 31, 1910.....	170	301,520.00
Losses and claims unpaid Dec. 31 of previous year.....	2	2,000.00
Losses and claims incurred during the year.....	4	4,720.00
Total.....	6	6,720.00
Losses and claims settled during the year.....	6	6,720.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or expenses.....		10,575.47

PROVIDENT LIFE & TRUST CO., PHILADELPHIA, PA.

[Incorporated 1865; commenced business 1865. Asa S. Wing, president; C. Waller Barton, secretary.
Home office, northwest corner Fourth and Chestnut Streets, Philadelphia, Pa.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$1,000,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$65,790,936.25

II.—INCOME.

First year's premiums on original policies, without deduction for commissions or other expenses.....	\$959,119.37	
Dividends applied to purchase paid-up additions and annuities.....	233,427.16	
Surrender values applied to purchase paid-up insurance and annuities.....	140,746.00	
Consideration for original annuities involving life contingencies.....	116,443.02	
Total new premiums.....		1,449,735.55
Renewal premiums, without deduction for commissions or other expenses..	6,390,155.88	
Dividends applied to pay renewal premiums.....	865,815.97	
Renewal premiums for deferred annuities.....	208.35	
Total renewal premiums.....		7,256,180.20
Total premium income.....		8,705,915.75
Consideration for supplementary contracts not involving life contingencies.....		28,014.95
Dividends left with the company to accumulate at interest.....		4.10
Gross interest on mortgage loans.....	899,343.69	
Gross interest on collateral loans.....	132,919.71	
Gross interest on bonds and dividends on stocks, less \$41,898.71 accrued interest on bonds acquired during 1910.....	1,758,312.73	
Gross interest on premium notes, policy loans or liens.....	431,271.57	
Gross interest on deposits in trust companies and banks.....	3,220.73	
Gross interest on other debts due the company.....	525.10	
Gross discount on claims paid in advance.....	10.00	
Gross rent from company's property.....	111,867.88	
Total gross interest and rents.....		3,337,471.41
Gross profit on sale or maturity of ledger assets:		
Real estate.....	34,974.35	
Bonds.....	50,907.14	
Stocks.....	17,557.00	
		103,438.49
Total income.....		12,174,844.70
Sum of both amounts.....		77,965,780.95

III.—DISBURSEMENTS.

For death claims, \$1,755,495.89; additions, \$32,723.00.....	\$1,788,218.89
For matured endowments, \$2,570,233.13; additions, \$88,383.00..	2,658,616.13
Net amount paid for losses and matured endowments.....	\$4,446,835.02
For annuities involving life contingencies.....	94,837.89
Surrender values paid in cash, or applied in liquidation of loans or notes....	885,687.72
Surrender values applied to purchase paid-up insurance and annuities.....	140,746.00
Dividends paid to policy holders in cash, or applied in liquidation of loans or notes.....	212,916.40
Dividends applied to pay renewal premiums.....	865,815.97
Dividends applied to purchase paid-up additions and annuities.....	233,427.16
Dividends left with the company to accumulate at interest.....	4.10
Total paid policy holders.....	6,880,270.26

Expense of investigation and settlement of policy-claims, including \$579.80 for legal expense.....	\$579.80	
Paid for claims on supplementary contracts not involving life contingencies.....	46,065.94	
Commissions to agents (less commission on reinsurance): First year's premiums, \$345,957.40; renewal premiums, \$408,306.08; annuities (original), \$5,391.44; (renewal) \$10.42.....	759,665.34	
Salaries and allowances for agencies, including managers, agents, and clerks.....	5,675.01	
Agency supervision, traveling, and all other agency expenses.....	23,029.78	
Branch office expenses, including manager and clerks.....	40,839.66	
Medical examiners' fees, \$44,671.42; inspection of risks, \$1,417.30.....	46,088.72	
Salaries and all other compensation of officers, directors, trustees, and home-office employees.....	396,706.89	
Rent.....	29,305.42	
Advertising, \$22,188.36; printing and stationery, \$46,167.20; postage, telegraph, telephone, and express, \$29,117.73; exchange, \$703.44.....	98,176.73	
Legal expense.....	46,119.31	
Furniture, fixtures, and safes.....	44,905.47	
Repairs and expenses (other than taxes) on real estate.....	40,520.15	
Taxes on real estate.....	30,841.89	
State taxes on premiums.....	106,284.05	
Insurance department licenses and fees.....	8,761.08	
All other licenses, fees, and taxes:		
Tax on reserves.....	\$13,129.46	
Other licenses and fees.....	1,572.81	
Tax assessments.....	11,218.10	
United States corporation tax.....	491.33	
	26,416.70	
Other disbursements:		
Dinners to employees.....	17,707.76	
Light, fuel, etc.....	5,607.12	
Sundry expenses.....	18,167.76	
	41,482.64	
Gross loss on sale or maturity of ledger assets—real estate.....	14,246.68	
Gross decrease, by adjustment, in book value of ledger assets:		
Real estate.....	71,266.73	
Bonds.....	366,771.15	
Stocks.....	178,280.00	
	616,317.88	
Total disbursements.....	\$9,302,299.40	
Balance.....	68,663,481.55	

IV.—LEDGER ASSETS.

Book value real estate.....	\$1,447,344.47	
Mortgage loans on real estate.....	20,047,417.99	
Loans secured by pledge of bonds, stocks, or other collateral.....	1,099,090.97	
Loans made to policy holders on this company's policies, assigned as collateral.....	7,865,454.00	
Premium notes or liens on policies in force.....	2,123.87	
Book value bonds, excluding interest, \$37,831,377.88; stocks, \$212,658.00.....	38,044,035.88	
Deposited in trust companies and banks, on interest.....	158,014.37	
Total ledger assets.....	68,663,481.55	

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	280,529.35	
Interest due and accrued on bonds.....	496,731.35	
Interest due and accrued on collateral loans.....	16,336.77	
Interest due and accrued on premium notes, policy loans or liens.....	116,393.67	
Rents due and accrued on company's property or lease.....	6,347.57	
Total interest and rents due and accrued.....	916,338.71	
Market value of bonds and stocks over book value.....	2,546,480.12	

	New business.	Renewals.	
Gross premiums, due and unreported on policies in force Dec. 31, 1910.....	\$122,045.16	\$352,358.72	
Gross deferred premiums on policies in force Dec. 31, 1910.....	113,237.40	892,753.09	
Total.....	235,282.56	1,245,111.81	
Deduct loading.....	44,115.48	233,458.46	
Net amount of uncollected and deferred premiums.....	191,167.08	1,011,653.35	1,202,820.43
Total admitted assets.....			73,329,120.81

V.—LIABILITIES.

Net present value of all the outstanding policies in force on Dec. 31, 1910, as computed by the company.....	62,435,949.00	
Present value of amounts not yet due on supplementary contracts not involving life contingencies computed by the company.....	535,674.00	
Liability on policies canceled and not included in "net reserve" upon which a surrender value may be demanded.....	42,005.00	
Claims for death losses due and unpaid.....	\$32,770.37	
Claims for death losses which have been reported and no proofs received.....	185,213.00	
Claims for matured endowments due and unpaid.....	24,680.00	
Claims for death losses and other policy claims resisted by the company.....	10,000.00	
Due and unpaid on annuity claims involving life contingencies.....	613.11	
Total policy claims.....	253,276.48	

Dividends left with the company to accumulate at interest, and accrued interest thereon..	\$4.14
Premiums paid in advance, including surrender values so applied.....	350,313.93
Unearned interest and rent paid in advance.....	120.33
Commissions to agents, due or accrued.....	5,139.81
Salaries, rents, office expenses, bills and accounts due or accrued.....	3,611.19
Medical examiners' and legal fees due or accrued.....	4,275.00
State, county, and municipal taxes due or accrued.....	119,018.75
Dividends declared on or apportioned to annual dividend policies payable to policy-holders during 1911, whether contingent upon the payment of renewal premiums or otherwise..	146,301.09
Dividends declared on or apportioned to deferred dividend policies payable to policyholders during 1911.....	745,000.00
Capital stock.....	1,000,000.00
Unassigned funds (surplus).....	7,688,432.09
Total liabilities.....	73,329,120.81

EXHIBITS OF POLICIES.

	Number.	Amount.
Policies and additions in force Dec. 31, 1909:		
Whole life policies.....	9,136	\$29,830,750.00
Endowment policies.....	62,680	148,653,780.00
Term and other policies, including return premium additions.....	9,688	36,767,329.00
Additions to policies by dividends.....		2,526,950.00
New policies written during the year:		
Whole life policies.....	1,223	4,162,367.00
Endowment policies.....	7,193	16,105,419.00
Term and other policies, including return premium additions.....	2,914	14,472,980.00
Additions to policies by dividends.....		362,111.00
Old policies revived:		
Whole life policies.....	35	130,031.00
Endowment policies.....	181	420,144.00
Term and other policies, including return premium additions.....	79	288,033.00
Additions to policies by dividends.....		1,252.00
Old policies changed and increased:		
Whole life policies.....	5	73,763.00
Endowment policies.....	22	250,863.00
Term and other policies, including return premium additions.....	4	7,500.00
Total.....	93,160	254,053,272.00
Deduct policies decreased and ceased to be in force.....	5,248	16,892,162.00
Total policies and additions in force end of year.....	87,912	237,161,110.00
Policies ceased to be in force during the year:		
By death.....	591	1,907,126.00
By maturity.....	931	2,675,083.00
By surrender.....	1,393	3,751,235.00
By lapse.....	2,056	5,887,079.00
By change and decrease.....		1,159,407.00
Not taken.....	277	1,512,232.00
Total terminated.....	5,248	16,892,162.00

BUSINESS IN DISTRICT OF COLUMBIA DURING THE YEAR.

	Number.	Amount.
Policies on the lives of citizens of said District in force Dec. 31 of previous year..	772	\$2,922,908.00
Policies on the lives of citizens of said District issued during the year.....	56	263,047.00
Total.....	828	3,185,955.00
Deduct ceased to be in force during the year.....	45	210,053.00
Policies in force Dec. 31, 1910.....	783	2,975,902.00
Losses and claims unpaid Dec. 31 of previous year.....	1	1,000.00
Losses and claims incurred during the year.....	9	51,012.00
Total.....	10	52,012.00
Losses and claims settled during the year.....	0	51,012.00
Losses and claims unpaid Dec. 31, 1910.....	1	1,000.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or expenses.....		89,383.60

THE PRUDENTIAL INSURANCE CO. OF AMERICA, NEWARK, N. J.

[Incorporated, 1873; commenced business, 1876. John F. Dryden, president; Edward Gray, secretary.
Home office, 755 to 769 Broad Street, Newark, N. J.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$2,000,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$192,791,926.11

II.—INCOME.

First year's premiums on original policies, without deduction for commissions or other expenses, less \$40.01 for first year's reinsurance.....	3,950,178.67
Surrender values applied to pay first year's premiums.....	1,774.60
Total first year's premiums on original policies.....	3,951,953.27
Dividends applied to purchase paid-up additions and annuities.....	81,742.88
Surrender values applied to purchase paid-up insurance and annuities.....	346,146.10
Consideration for original annuities involving life contingencies.....	210,435.69
Consideration for supplementary contracts involving life contingencies.....	11,914.92
Total new premiums.....	4,602,192.86
Renewal premiums, without deduction for commissions or other expenses, less \$148,433.70 for reinsurance on renewals.....	19,458,081.25
Dividends applied to pay renewal premiums.....	351,748.28
Surrender values applied to pay renewal premiums.....	5,797.14
Renewal premiums for deferred annuities.....	1,957.25
Total renewal premiums (ordinary).....	19,817,583.92
Total premium income (ordinary).....	24,419,776.78
Industrial premiums.....	40,595,416.40
Total premium income.....	65,015,193.18
Consideration for supplementary contracts not involving life contingencies.....	163,481.52
Gross interest on mortgage loans.....	1,959,627.84
Gross interest on collateral loans.....	230,463.89
Gross interest on bonds and dividends on stocks, less \$206,119.62 accrued interest on bonds acquired during 1910.....	5,001,593.90
Gross interest on premium notes, policy loans, or liens.....	729,606.01
Gross interest on deposits in trust companies and banks.....	242,189.34
Gross interest on other debts due the company.....	109,765.31
Gross rent from company's property, including \$458,369.56 for company's occupancy of its own buildings.....	779,231.59
Total gross interest and rents.....	9,052,477.88
From other sources: Conscience fund.....	47.00
Gross profit on sale or maturity of ledger assets:	
Real estate.....	5,279.18
Bonds.....	21,156.25
	26,435.43
Total income.....	74,257,635.01
Sum of both amounts.....	267,049,561.12

III.—DISBURSEMENTS.

For death claims (less \$336,841.78 reinsurance), \$17,276,395.31; additions, \$215,878.47.....	\$17,492,273.78
For matured endowments, \$479,763.69; additions, \$2,218.....	481,981.69
Net amount paid for losses and matured endowments.....	17,974,255.47
For annuities involving life contingencies.....	98,610.71
Surrender values paid in cash, or applied in liquidation of loans or notes.....	2,094,614.31
Surrender values applied to pay new premiums, \$1,774.60 to pay renewal premiums, \$5,797.14.....	7,571.74
Surrender values applied to purchase paid-up insurance and annuities.....	1,111,284.90
Dividends paid to policy holders in cash, or applied in liquidation of loans or notes.....	2,416,135.95
Dividends applied to pay renewal premium.....	517,460.59
Dividends applied to purchase paid-up additions and annuities.....	81,742.88
Total paid policy holders.....	24,301,676.55
Expense of investigation and settlement of policy claims, including \$11,572.89 for legal expense.....	24,827.07
Paid for claims on supplementary contracts not involving life contingencies.....	43,663.62
Paid stockholders for interest or dividends.....	200,000.00
Commissions to agents (less commission on reinsurance): First year's premiums, \$1,444,350.29; renewal premiums, \$756,473.30; annuities (original), \$10,725.52, (renewal) \$93.95, (industrial) \$8,221,238.86.....	10,432,881.92
Agency supervision, traveling, and all other agency expenses.....	379,493.07
Branch office expenses, including salaries of managers and clerks.....	3,728,411.60
Medical examiner's fees, \$879,164.25; inspection of risks, \$48,077.10.....	927,241.35
Salaries and all other compensation of officers, directors, trustees, and home-office employees.....	2,438,501.06
Rent, including \$458,369.56 for company's occupancy of its own buildings, less \$953.75 received under sublease.....	868,967.60

Advertising, \$138,847.20; printing and stationery, \$414,380.53; postage, telegraph, telephone, and express, \$213,126.27; exchange, \$139.92.....	\$766,493.92
Legal expense.....	42,004.87
Furniture, fixtures, and safes.....	56,852.21
Repairs and expenses (other than taxes) on real estate.....	253,713.16
Taxes on real estate.....	223,964.66
State taxes on premiums.....	869,230.94
Insurance department licenses and fees.....	35,248.48
All other licenses, fees, and taxes:	
New Jersey State tax on surplus.....	\$183,554.88
Municipal taxes and licenses.....	199,368.08
City and county taxes on premiums.....	4,486.80
Life insurance excise tax (Massachusetts).....	14,648.17
Local licenses or privilege taxes.....	8,678.61
United States special excise tax.....	47,466.14
	458,202.68
Other disbursements:	
Sundry general expenses.....	194,478.44
Investment expense account.....	21,085.66
Expenses of annual audit by public accountants.....	9,000.00
Law libraries.....	845.60
Premiums on surety bonds.....	2,407.70
Expenses of examination by New Jersey state department..	23,943.34
Compensation and expenses of medical referees.....	2,196.75
Sick, disabled, and inactive agents and clerks.....	40,145.90
	294,103.39
Gross loss on sale or maturity of ledger assets:	
Real estate.....	2,773.41
Bonds.....	110,136.60
	112,910.01
Gross decrease, by adjustment, in book value of ledger assets—real estate....	39,975.20
Total disbursements.....	\$46,498,380.36
Balance.....	220,551,180.76

IV.—LEDGER ASSETS.

Book value real estate.....	16,315,917.93
Mortgage loans on real estate, first liens.....	49,356,100.71
Loans secured by pledge of bonds, stocks, or other collateral.....	4,266,000.00
Loans made to policy holders on this company's policies, assigned as collateral.....	12,879,895.60
Premium notes or liens on policies in force.....	1,930,551.63
Book value bonds, excluding interest, \$123,948,729.75; stocks, \$2,967,044.50...	126,915,774.25
Deposited in trust companies and banks on interest.....	8,015,485.49
Cash in company's office.....	12,732.35
Deposited in trust companies and bank (not on interest).....	703,021.89
Cash in transit from branch offices.....	153,495.12
Agents' balances.....	2,205.79
Total ledger assets.....	220,551,180.76

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	1,065,143.68
Interest due and accrued on bonds.....	1,640,272.83
Interest due and accrued on collateral loans.....	26,852.37
Interest due and accrued on premium notes, policy loans, or liens.....	85,523.98
Interest due and accrued on other assets.....	2,067.05
Rents due and accrued on company's property or lease.....	12,212.88
Total interest and rents due and accrued.....	2,832,072.79
Due from other companies from losses or claims on policies of this company reinsured.....	1,305.00
	New business. Renewals.
Gross premiums, due and unreported, on policies in force Dec. 31, 1910.....	\$292,607.33 \$1,210,861.60
Gross deferred premiums on policies in force Dec. 31, 1910.....	636,757.58 3,447,433.14
Total.....	929,364.91 4,658,294.74
Deduct loading.....	139,194.22 835,942.36
Net amount of uncollected and deferred premiums.....	790,170.69 3,822,352.38
Net amount of uncollected premiums (industrial) gross.....	357,985.26
Deduct loading.....	155,025.51
	202,959.75
All other assets:	
Stationery.....	10,000.00
Furniture, etc.....	50,000.00
Law libraries.....	6,949.11
Total.....	66,949.11
Gross assets.....	228,266,990.48

DEDUCT ASSETS NOT ADMITTED.

Supplies, stationery, printed matter, \$10,000; furniture, fixtures, and safe, \$50,000.....	\$60,000.00
Agents' debit balances.....	2,205.79
Law libraries.....	6,949.11
Book value of ledger assets over market value:	
Bonds and stocks.....	1,196,833.25
Total.....	\$1,265,988.15
Total admitted assets.....	227,001,002.33

V.—LIABILITIES.

Net present value of all the outstanding policies in force on Dec. 31, 1910, as computed by the company.....	\$177,794,524.00
Deduct net value of risks of this company reinsured in other solvent companies.....	635,327.00
Net reserve.....	177,159,197.00
Present value of amounts not yet due on supplementary contracts not involving life contingencies.....	583,673.99
Liability on policies canceled and not included in "net reserve" upon which a surrender value may be demanded.....	485,678.00
Claims for death losses in process of adjustment, or adjusted and not due....	785,720.66
Claims for death losses which have been reported and no proofs received....	374,192.92
Claims for matured endowments due and unpaid.....	35,446.35
Claims for death losses and other policy claims resisted by the company.....	74,334.20
Total policy claims.....	1,269,694.13
Due and unpaid on supplementary contracts not involving life contingencies.....	2,570.00
Premiums paid in advance, including surrender values so applied.....	692,394.11
Unearned interest and rent paid in advance.....	382,277.35
Commissions due to agents on premium notes when paid.....	707.87
Commissions to agents, due or accrued.....	20,223.24
Salaries, rents, office expenses, bills and accounts due or accrued.....	50,820.74
Medical examiners' and legal fees due or accrued.....	153,942.48
State, county, and municipal taxes due or accrued.....	1,973,102.89
Unpaid dividends to stockholders.....	200,000.00
Dividends or other profits due policy holders, including those contingent on payment of outstanding and deferred premiums.....	174,862.81
Dividends declared on or apportioned to annual dividend policies payable to policy holders during 1911, whether contingent upon the payment of renewal premiums or otherwise....	61,262.19
Dividends declared on or apportioned to deferred dividend policies payable to policy holders during 1911.....	327,639.59
Amounts set apart, apportioned, provisionally ascertained, calculated, declared or held awaiting apportionment upon deferred dividend policies.....	23,441,441.15
Reserve or surplus funds not otherwise included in liabilities, special reserve set aside prior to 1899 to prepare for a more stringent basis of reserve on industrial policies.....	1,000,000.00
All other liabilities:	
Net amount due other companies for premiums on policies of this company, reinsured..	846.64
Cost of voluntary dividend, making industrial policies paid-up for policy holders attaining age, 75 in 1911.....	343,242.00
Sundry values due and unpaid.....	435.43
Capital stock.....	\$2,000,000.00
Unassigned funds (surplus).....	16,676,990.72
Total liabilities.....	18,676,990.72
Total liabilities.....	227,001,002.33

EXHIBITS OF POLICIES.

	Ordinary.		Industrial.	
	Number.	Amount.	Number.	Amount.
Policies and additions in force Dec. 31, 1909:				
Whole life policies.....	392,297	\$476,152,442.00	7,774,056	\$998,725,554.00
Endowment policies.....	143,929	131,608,718.00	441,564	48,838,134.00
Term and other policies including return premium additions.....	30,114	44,750,773.00	79,807	2,241,685.00
Additions to policies by dividends.....		727,402.00		2,648.00
New policies written during the year:				
Whole life policies.....	97,990	114,660,728.00	1,623,846	234,118,075.00
Endowment policies.....	33,707	29,493,492.00	252,648	31,399,243.00
Term and other policies, including return premium additions.....	4,576	11,971,886.00		
Additions to policies by dividends.....		153,258.00		
Old policies revived:				
Whole life policies.....	2,965	3,621,049.00	268,840	39,184,265.00
Endowment policies.....	1,554	1,157,991.00	19,774	2,345,300.00
Term and other policies, including return premium additions.....	154	433,500.00		
Additions to policies by dividends.....		1,330.00		

EXHIBITS OF POLICIES—Continued.

	Ordinary.		Industrial.	
	Number.	Amount.	Number.	Amount.
Old policies changed and increased:				
Whole life policies.....		\$221,578.00		\$17,761,889.00
Endowment policies.....		351,561.00		
Term and other policies, including return premium additions.....		69,593.00		
Total.....	707,286	815,375,301.00	10,460,535	1,374,616,793.00
Deduct policies decreased and ceased to be in force.....	86,862	96,761,880.00	1,503,365	231,264,776.00
Total policies and additions in force end of year.....	620,424	718,613,421.00	8,957,170	1,143,352,017.00
Policies reinsured.....	169	5,243,098.00		
Policies ceased to be in force during the year:				
By death.....	4,465	5,780,271.00	112,173	12,257,265.00
By maturity.....	563	471,567.00	266	18,539.00
By expiry.....	25,039	25,941,972.00	645	23,557.00
By surrender.....	4,933	6,568,160.00	11,720	276,856.00
By lapse.....	23,035	24,312,496.00	1,378,561	206,567,372.00
By change and decrease.....		1,302,943.00		12,121,187.00
Not taken.....	28,827	32,384,471.00		
Total terminated.....	86,862	96,761,880.00	1,503,365	231,264,776.00

BUSINESS IN DISTRICT OF COLUMBIA DURING THE YEAR.

	Ordinary.		Industrial.	
	Number.	Amount.	Number.	Amount.
Policies on the lives of citizens of said District in force Dec. 31 of previous year.....	3,211	\$3,905,705.00	60,273	\$8,220,911.00
Policies transferred to said District during year 1910.....	41	55,040.00	15,646	2,253,024.00
Policies on the lives of citizens of said District issued during the year.....	511	671,041.00	12,676	2,061,201.00
Total.....	3,763	4,631,786.00	88,595	12,535,136.00
Policies transferred from said District during year 1910.....	37	58,250.00	15,999	2,427,086.00
Deduct ceased to be in force during the year.....	361	404,219.00	9,482	1,438,316.00
Policies in force Dec. 31, 1910.....	3,365	4,169,317.00	63,114	8,669,734.00
Losses and claims unpaid Dec. 31 of previous year..	1	500.00	19	2,844.00
Losses and claims incurred during the year.....	25	22,349.56	734	80,770.31
Total.....	26	22,849.56	753	83,614.31
Losses and claims settled during the year.....	25	21,849.56	744	82,178.81
Losses and claims unpaid Dec. 31, 1910.....	1	1,000.00	9	1,435.50
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions or expenses.....		137,194.64		301,722.63

RELiance LIFE INSURANCE CO., PITTSBURG, PA.

[Incorporated, 1903; commenced business, 1903. James H. Reed, president; H. G. Scott, secretary.
Home office, Fifth Avenue and Wood Street, Pittsburg, Pa.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash..... \$1,000,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year..... \$2,816,789.74

II.—INCOME.

First year's premiums on original policies, without deduction for commissions or other expenses, less \$7,736.05 for first year's reinsurance..... \$322,559.92
Dividends applied to purchase paid-up additions and annuities..... 6,387.31
Consideration for original annuities involving life contingencies..... 2,288.18
Total new premiums..... 331,235.41

Renewal premiums, without deduction for commissions or other expenses,		
less \$8,094.95 for reinsurance on renewals.....	\$490,866.08	
Dividends applied to pay renewal premiums.....	2,254.66	
Total renewal premiums.....		\$493,120.74
Total premium income.....		824,356.15
Dividends left with the company to accumulate at interest.....		189.84
Gross interest on mortgage loans.....	48,068.00	
Gross interest on bonds and dividends on stock.....	70,098.58	
Gross interest on premium notes, policy loans or liens.....	14,136.77	
Gross interest on deposits in trust companies and banks.....	4,051.80	
Gross interest on other debts due the company.....	2,651.22	
Total gross interest.....		139,006.37
Gross profit on sale or maturity of ledger assets—bonds.....		1.25
Total income.....		963,553.61
Sum of both amounts.....		3,780,343.35

III.—DISBURSEMENTS.

For death claims (less \$19,593 reinsurance).....	\$145,177.90	
For annuities involving life contingencies.....	500.00	
Premium notes and liens voided by lapse.....	45,186.64	
Surrender values paid in cash, or applied in liquidation of loans or notes.....	41,280.99	
Dividends paid to policy holders in cash, or applied in liquidation of loans or notes.....	4,753.85	
Dividends applied to pay renewal premium.....	2,254.66	
Dividends applied to purchase paid-up additions and annuities.....	6,387.31	
Dividends left with the company to accumulate at interest.....	189.84	
Total paid policy holders.....		245,731.19
Commissions to agents (less commission on reinsurance): First year's premiums, \$184,873.51; renewal premiums, \$22,035.27; annuities (original), \$114.41.....		207,023.19
Compensation of managers and agents not paid by commission for services in obtaining new insurance.....	18,649.46	
Agency supervision, traveling, and all other agency expenses.....	25,535.92	
Branch office expenses, including salaries of managers and clerks.....	101,341.75	
Medical examiners' fees, \$35,119.46; inspection of risks, \$6,705.61.....	41,825.07	
Salaries and all other compensation of officers, directors, trustees, and home-office employees.....	54,013.81	
Rent, including \$17,062.50 for company's occupancy of its own buildings.....	17,062.50	
Advertising, \$2,949.99; printing and stationery, \$31,074.64; postage, telegraph, telephone, and express, \$10,822.07.....	44,846.70	
Legal expense.....	5,319.22	
Furniture, fixtures, and safes.....	15,828.84	
State taxes on premiums.....	13,246.80	
Insurance department licenses and fees.....	7,029.78	
All other licenses, fees, and taxes:		
Fees for publication and taxes other than on premiums.....	\$1,353.30	
Cost department bonds.....	281.53	
Other disbursements:		1,634.83
Premium trust funds.....	17.84	
Library.....	172.32	
Fire insurance.....	25.00	
General expenses.....	7,870.70	
Photographs.....	649.53	
Agents' balances charged off.....	8,735.39	
Gross loss on sale or maturity of ledger assets, bonds.....	12,892.50	
	689.75	
Total disbursements.....		821,406.70
Balance.....		2,958,936.65

IV.—LEDGER ASSETS.

Mortgage loans on real estate.....	\$894,800.00	
Loans made to policy holders on this company's policies, assigned as collateral.....	145,470.13	
Premium notes or liens on policies in force.....	137,947.66	
Book value bonds.....	1,484,447.43	
Deposited in trust companies and banks, on interest.....	131,072.87	
Cash in company's office, \$11,044.11; deposited in trust companies and bank (not on interest), \$16,245.97.....	158,362.95	
Bills receivable, \$17,496.79; agents' balances, debit, \$124,997.15; credit, \$4,585.46; net, \$120,411.69.....	137,908.48	
Total ledger assets.....		2,958,936.65

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$12,544.09	
Interest due and accrued on bonds.....	14,595.92	
Interest due and accrued on premium notes, policy loans, or liens.....	4,521.58	
Interest due and accrued on other, assets.....	156.69	
Total interest due and accrued.....		\$31,818.28

	New business.	Renewals.	
Gross premiums, due and unreported on policies in force Dec. 31, 1910.....	\$5,568.45	\$61,416.01	
Gross deferred premiums on policies in force Dec. 31, 1910.....	24,326.03	39,727.77	
Total.....	29,894.48	101,143.78	
Deduct loading.....	5,978.88	20,228.75	
Net amount of uncollected and deferred premiums.....	23,915.60	80,915.03	\$104,830.63
Furniture, fixtures, and safe.....			37,541.89
Gross assets.....			3,133,127.45

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, and safe.....	37,541.89	
Agents' debit balances.....	120,411.69	
Loans on personal security, indorsed or not.....	17,496.79	
Book value of ledger assets over market value—bonds and stocks.....	24,478.40	
Total.....		199,928.77
Total admitted assets.....		2,933,198.68

V.—LIABILITIES.

Net present value of all the outstanding policies in force on Dec. 31, 1910, as computed by the Pennsylvania insurance department, on the actuaries' table at 3 per cent and American table at 3½ per cent.....	\$1,474,606.00	
Deduct net value of risks of this company reinsured in other solvent companies.....	7,393.00	
Net reserve.....		1,467,213.00
Claims for death losses in process of adjustment, or adjusted and not due....	1,000.00	
Claims for death losses which have been reported and no proofs received....	2,000.00	
Total policy claims.....		3,000.00
Premiums paid in advance, including surrender values so applied.....		1,809.33
Commissions due to agents on premium notes when paid.....		3,448.69
Salaries, rents, office expenses, bills and accounts due or accrued.....		516.48
Accrued interest on policy loans.....		2,600.83
Capital stock.....	1,000,000.00	
Unassigned funds (surplus).....	454,610.35	
Total liabilities.....		1,454,610.35
		2,933,198.68

EXHIBITS OF POLICIES.

	Number.	Amount.
Policies and additions in force Dec. 31, 1909:		
Whole life policies.....	6,317	\$11,116,907.00
Endowment policies.....	2,335	3,925,157.00
Term and other policies, including return premium additions.....	619	2,468,916.00
Additions to policies by dividends.....		12,730.00
New policies paid during the year:		
Whole life policies.....	4,387	8,073,046.00
Endowment policies.....	648	1,092,290.00
Term and other policies, including return premium additions.....	283	1,341,522.00
Old policies revived:		
Whole life policies.....	55	79,550.00
Endowment policies.....	16	24,500.00
Term and other policies, including return premium additions.....	5	15,952.00
Old policies changed and increased:		
Whole life policies.....	1	1,172.00
Term and other policies, including return premium additions.....		31,920.00
Additions to policies by dividends.....		2,960.00
Total.....	14,666	28,186,622.00
Deduct policies decreased and ceased to be in force.....	2,273	4,543,687.00
Total policies and additions in force end of year.....	12,393	23,642,935.00
Policies reinsured.....	115	910,267.00
Policies ceased to be in force during the year:		
By death.....	75	166,500.00
By expiry.....	81	220,012.00
By surrender.....	77	167,824.90
By lapse.....	2,029	3,676,029.00
By change and decrease.....	11	313,322.00
Total terminated.....	2,273	4,543,687.00

BUSINESS IN DISTRICT OF COLUMBIA DURING THE YEAR.

	Number.	Amount.
Policies on the lives of citizens of said District in force Dec. 31 of previous year..	4	\$9,500.00
Policies on the lives of citizens of said District issued during the year.....	91	150,350.00
Total.....	95	159,850.00
Deduct ceased to be in force during the year.....	6	14,500.00
Policies in force Dec. 31, 1910.....	89	145,350.00
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or expenses.....		4,646.48

TRAVELERS' INSURANCE CO., HARTFORD, CONN.

[Incorporated, 1863; commenced business, 1866. Sylvester C. Dunham, president; Louis F. Butler, Secretary. Home office, 700 Main Street, Hartford, Conn.]

I.—CAPITAL STOCK.

Amount of ledger assets (as per balance) Dec. 31 of previous year..... \$52,271,584.82

II.—INCOME.

First year's premiums on original policies, without deduction for commissions or other expenses, less \$48,759.92 for first year's reinsurance.....	\$979,191.23	
Surrender values applied to pay first year's premiums.....	421.94	
Total first year's premiums on original policies.....	979,613.17	
Dividends applied to purchase paid-up additions and annuities.....	21,182.00	
Surrender values applied to purchase paid-up insurance and annuities.....	3,091.65	
Consideration for original annuities involving life contingencies.....	54,880.99	
Consideration for supplementary contracts involving life contingencies.....	500.00	
Total new premiums.....		1,059,267.81
Renewal premiums, without deduction for commissions or other expenses, less \$146,337.27 for reinsurance on renewals.....	6,068,773.38	
Dividends applied to pay renewal premiums.....	36,300.65	
Surrender values applied to pay renewal premiums.....	1,607.30	
Renewal premiums for deferred annuities.....	678.27	
Total renewal premiums.....		6,107,359.60
Total premium income.....		7,166,627.41
Consideration for supplementary contracts not involving life contingencies.....		411,021.00
Gross interest on mortgage loans.....	1,033,045.80	
Gross interest on bonds and dividends on stocks, less \$8,056.02 accrued interest on bonds acquired during 1910.....	1,118,922.85	
Gross interest on premium notes, policy loans or liens.....	365,416.08	
Gross interest on deposits in trust companies and banks.....	5,514.62	
Gross interest on other debts due the company.....	3,024.92	
Gross discount on claims paid in advance.....	3,728.14	
Gross rent from company's property, including \$67,948 for company's occupancy of its own buildings.....	85,903.92	
Total gross interest and rents.....		2,615,556.33
From other sources:		
Profit and loss, outstanding drafts not cashed.....	56.00	
Salvage on mortgage.....	329.00	
From agents' balances previously charged off.....		385.00
Gross profit on sale or maturity of ledger assets:		64.15
Real estate.....		
Bonds.....	20,340.00	
	7,824.24	
Gross increase, by adjustment, in book value of ledger assets:		28,164.24
Bonds.....		
Stocks.....	14,960.32	
	3,000.00	
Total income.....		17,960.32
Sum of both amounts.....		10,239,778.45
		62,511,363.27

III.—DISBURSEMENTS.

For death claims (less \$46,095 reinsurance), \$2,106,506.33; additions, \$5,421.....	\$2,111,927.33	
For matured endowments (less \$8,490.00 reinsurance)	853,375.92	
Net amount paid for losses and matured endowments.....	\$2,965,303.25	
For annuities involving life contingencies.....	31,048.96	
For total disability claims.....	323.26	
Surrender values paid in cash, or applied in liquidation of loans or notes	587,750.33	
Surrender values applied to pay new premium, \$421.94; to pay renewal premiums, \$1,607.30.....	2,029.24	
Surrender values applied to purchase paid-up insurance and annuities.....	3,091.65	
Dividends applied to pay renewal premium.....	36,300.65	
Dividends applied to purchase paid-up additions and annuities.....	21,182.00	
Total paid policy holders.....	3,647,029.34	
Expense of investigation and settlement of policy claims.....	1,441.17	
Paid for claims on supplementary contracts not involving life contingencies..	380,049.23	
Discount on premiums paid in advance.....	2,923.88	
Paid stockholders for interest or dividends.....	375,000.00	
Commissions to agents (less commission on reinsurance): First year's premiums, \$415,724.06; renewal premiums, \$255,132.41; annuities (original), \$1,389.16; (renewal), \$17.71.....	672,263.34	
Branch office expenses, including salaries of managers and clerks.....	180,266.62	
Agency supervision, traveling, and all other agency expenses.....	36,703.97	
Medical examiners' fees, \$61,508.16; inspection of risks, \$14,934.95.....	76,443.11	
Salaries and all other compensation of officers, directors, trustees, and home office employees.....	196,463.67	
Rent, including \$20,384.39 for company's occupancy of its own buildings.....	79,614.85	
Advertising, \$8,892.93; printing and stationery, \$25,431.08; postage, telegraph, telephone, and express, \$37,782.26; exchange, \$1,702.60.....	73,808.87	
Legal expense.....	5,250.06	
Furnitures, fixtures, and safes.....	11,125.74	
Repairs and expenses (other than taxes) on real estate.....	16,385.34	
Taxes on real estate.....	28,303.00	
State taxes on premiums.....	94,896.46	
Insurance department licenses and fees.....	9,156.62	
All other licenses, fees, and taxes:		
State, county, and municipal licenses and fees.....	\$3,869.48	
State, county, and municipal taxes.....	2,079.46	
Tax on reserve.....	6,310.42	
Mexican stamp tax.....	120.40	
Federal corporation tax.....	1,771.89	
	14,151.65	
Other disbursements:		
Heat, light, and miscellaneous expenses.....	10,309.38	
Newspapers, periodicals, etc.....	2,092.56	
Miscellaneous expenses.....	6,894.37	
Mortgage expenses.....	27,521.97	
Traveling expenses.....	16,878.67	
	63,696.95	
Profit and loss, outstanding drafts charged off.....	15.00	
Agents' balances charged off.....	200.24	
Gross loss on sale or maturity of ledger assets:		
Real estate.....	2,650.00	
Bonds.....	1,483.50	
Mortgage.....	600.00	
	4,733.50	
Gross decrease, by adjustment, in book value of ledger assets:		
Real estate.....	32,500.00	
Bonds.....	53,684.81	
	86,184.81	
Total disbursements.....	\$6,056,107.42	
Balance.....	56,455,255.85	

IV.—LEDGER ASSETS.

Book value real estate.....	\$272,838.16	
Home office real estate.....	950,000.00	
Mortgage loans on real estate, first liens.....	22,628,010.81	
Loans made to policy holders on this company's policies, assigned as collateral.	7,378,736.47	
Premium notes or liens on policies in force.....	379.60	
Book value bonds, excluding interest, \$22,900,776; stocks, \$1,656,662.58.....	24,557,438.58	
Deposited in trust companies and banks, on interest.....	660,804.28	
Cash in company's office.....	7,000.00	
Agents' balances.....	47.95	
Total ledger assets.....	56,455,255.85	

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....		\$396,499.15	
Interest due and accrued on bonds.....		340,767.26	
Total interest due and accrued.....			\$737,266.41
Market value of bonds and stocks over book value.....			464,418.42
	New business.	Renewals.	
Gross premiums, due and unreported on policies in force Dec. 31, 1910.....	\$101,752.00	\$418,359.58	
Gross deferred premiums on policies in force Dec. 31, 1910.....	84,634.11	555,906.55	
Total.....	186,386.11	974,266.13	
Deduct loading.....	34,777.17	88,188.85	
Net amount of uncollected and deferred premiums.....	151,608.94	886,077.28	1,037,686.22
Gross assets.....			58,694,626.90

DEDUCT ASSETS NOT ADMITTED.

Agents' balances.....	47.95
Total admitted assets.....	58,694,578.95

V.—LIABILITIES.

Net present value of all the outstanding policies in force on Dec. 31, 1910, as computed by the company.....	\$50,926,950.28
Deduct net value of risks of this company reinsured in other solvent companies.....	992,101.00
	49,934,849.28
Reserve to provide for health and accident benefits contained in life policies....	21,000.00
Net reserve.....	49,955,849.28
Present value of amounts not yet due on supplementary contracts not involving life contin- gencies, computed by the company.....	3,468,712.00
Liability on policies canceled and not included in "net reserve" upon which a surrender value may be demanded.....	20,000.00
Claims for death losses in process of adjustment, or adjusted and not due.....	\$11,842.74
Claims for death losses which have been reported and no proofs received.....	160,308.00
Claims for matured endowments due and unpaid.....	3,873.50
Claims for death losses and other policy claims resisted by the company.....	17,000.00
Total policy claims.....	193,024.24
Due and unpaid on supplementary contracts not involving life contingencies.....	195.00
Premiums paid in advance, including surrender values so applied.....	82,988.72
Unearned interest and rent paid in advance.....	182,708.04
Salaries, rents, office expenses, bills and accounts due or accrued.....	31,133.00
Medical examiners' and legal fees due or accrued.....	4,365.00
State, county, and municipal taxes due or accrued.....	94,058.00
Dividends or other profits due policy holders, including those contingent on payment of out- standing and deferred premiums.....	4,534.58
Dividends declared on or apportioned to annual dividend policies payable to policy holders during 1911, whether contingent upon the payment of renewal premiums or otherwise.....	52,438.61
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies.....	114,494.00
Reserve or surplus funds not otherwise included in liabilities:	
Additional for pro rata paid-up insurance value.....	\$5,000.00
Additions for deferred reversionary and miscellaneous annuity contracts.....	15,000.00
Special contingency reserve.....	50,000.00
	70,000.00
All other liabilities:	
Premiums paid in advance on applications, restorations, or changes which have not been accepted by the company.....	2,411.60
Unassigned funds (surplus).....	4,417,666.88
Total liabilities.....	58,694,578.95

EXHIBITS OF POLICIES.

	Number.	Amount.
Policies and additions in force Dec. 31, 1909:		
Whole-life policies.....	52,492	\$136,629,162
Endowment policies.....	20,947	43,575,821
Term and other policies, including return premium additions.....	13,133	32,460,746
Additions to policies by dividends.....		134,944
New policies written during the year:		
Whole-life policies.....	7,593	23,645,753
Endowment policies.....	2,218	3,820,844
Term and other policies, including return premium additions.....	4,919	13,565,516
Additions to policies by dividends.....		37,521

EXHIBITS OF POLICIES—Continued.

	Number.	Amount.
Old policies revived:		
Whole-life policies.....	259	\$627,590
Endowment policies.....	73	143,671
Term and other policies, including return premium additions.....	92	210,799
Additions to policies by dividends.....		319
Old policies changed and increased:		
Whole-life policies.....		35,679
Endowment policies.....		11,212
Term and other policies, including return premium additions.....		43,780
Total.....	101,726	254,943,357
Deduct policies decreased and ceased to be in force.....	8,731	22,715,616
Total policies and additions in force end of year.....	92,995	232,227,741
Policies reinsured.....	728	8,477,475
Policies ceased to be in force during the year:		
By death.....	894	2,212,962
By maturity.....	347	756,546
By expiry.....	239	538,495
By surrender.....	1,584	4,056,290
By lapse.....	3,413	7,034,539
Not taken.....	2,254	8,116,784
Total terminated.....	8,731	22,715,616

BUSINESS IN DISTRICT OF COLUMBIA DURING THE YEAR.

	Number.	Amount.
Policies on the lives of citizens of said District in force Dec. 31 of previous year...	531	\$1,721,987.00
Policies on the lives of citizens of said District issued during the year.....	146	733,670.00
Total.....	677	2,455,657.00
Deduct ceased to be in force during the year.....	70	267,645.00
Policies in force Dec. 31, 1910.....	607	2,188,012.00
Losses and claims incurred during the year.....	3	11,283.64
Losses and claims settled during the year.....	3	11,283.64
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or expenses.....		81,639.97

TRAVELERS' INSURANCE CO., HARTFORD, CONN.

(ACCIDENT DEPARTMENT.)

[Incorporated, 1863; commenced business, 1864. Sylvester C. Dunham, president; Louis F. Butler, secretary. Principal office 700 Main Street, Hartford, Conn.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$2,500,000.00
Amount of ledger assets (as per balance), Dec. 31 of previous year.....	\$15,516,697.30
Increase of paid up capital during the year.....	500,000.00
	16,016,697.30

II.—INCOME.

Net cash received for premiums:		
Accident.....	\$3,552,946.77	
Health.....	481,587.78	
Liability.....	5,891,209.25	
Workmen's collective.....	79,393.49	
Total net premiums received.....	10,005,137.29	
Inspections.....	290.00	
Gross interest on collateral loans.....	23,774.68	
Gross interest on bonds and dividends on stocks, less \$8,269.59, accrued interest on bonds acquired during 1910.....	558,514.42	
Gross interest on deposits in trust companies and banks.....	23,929.57	
Gross interest from all other sources.....	1,350.59	
	607,569.26	
Profit and loss.....	678.40	
From agents' balances previously charged off.....	1,625.09	
Gross profit on sale or maturity of ledger assets—bonds.....	617.63	
Gross increase, by adjustment, in book value of ledger assets—bonds.....	9,019.00	
Total income.....	10,624,926.67	
Sum of both amounts.....	26,641,633.97	

III.—DISBURSEMENTS.

Net amount paid policy holders for losses:		
Accident.....	\$1,303,256.09	
Health.....	179,081.78	
Liability.....	2,595,292.66	
Workmen's collective.....	49,895.34	
		\$4,127,525.87
Matured endowments and surrender values under 10-premium accident policies.....		21,081.28
Investigation and adjustment of claims:		
Accident.....	\$58,637.76	
Health.....	8,269.86	
Liability.....	916,025.40	
Workmen's collective.....	2,494.75	
		985,427.77
Commissions or brokerage, less amount received on return premiums and reinsurance:		
Accident.....	1,059,778.54	
Health.....	133,142.24	
Liability.....	1,172,179.51	
Workmen's collective.....	7,926.52	
		2,373,026.81
Salaries, fees, and all other compensation of officers, directors, trustees and home-office employees.....		348,817.10
Traveling expenses, home office.....		35,183.70
Salaries, traveling and all other expenses of agents not paid by commissions.....		432,510.24
Salaries, traveling and all other expenses of pay-roll auditors.....		91,264.27
Medical examiners' fees and salaries.....		34,916.75
Inspections (other than medical and claim).....		173,740.48
Rents, including \$41,149.27 (balance life department statement) for company's occupancy of its own buildings.....		129,762.98
State taxes on premiums.....		128,834.18
Insurance department licenses and fees.....		14,588.34
All other licenses, fees, and taxes.....		127,166.36
Legal expenses.....		6,272.03
Advertising.....		31,862.88
Printing and stationery.....		67,815.82
Postage, telegraph, telephone, and express.....		63,747.46
Furniture and fixtures.....		23,266.91
Stockholders for interest or dividends (amount declared during the year \$500,000).....		750,000.00
Heat and light, and miscellaneous expenses of office.....		22,976.50
Newspapers, periodicals, and books.....		3,928.90
Exchange.....		1,356.05
Miscellaneous expenses.....		11,863.41
Profit and loss.....		115.90
Agents' balances charged off.....		2,578.16
Gross loss on sale or maturity of ledger assets—bonds and stocks.....		4,525.67
Gross decrease, by adjustment, in book value of ledger assets—bonds.....		20,910.75
Total disbursements.....		\$10,035,066.57
Balance.....		16,606,567.40

IV.—LEDGER ASSETS.

Loans secured by pledge of bonds, stocks, or other collateral.....		\$413,156.53	
Book value of bonds, \$9,556,854, and stocks, \$4,170,348.34.....		13,727,202.34	
Cash in company's office.....		\$6,000.00	
Cash at branch offices.....		103,428.01	
Deposits in trust companies and banks not on interest.....		123,330.53	
Deposits in trust companies and banks on interest.....		685,926.13	
			918,684.67
Premiums in course of collection:			
	On policies or renewals issued on or after Oct. 1, 1910.	On policies or renewals issued prior to Oct. 1, 1910.	
Accident.....	\$313,235.41	\$28,992.06	
Health.....	50,925.10	1,167.85	
Liability.....	791,570.60	297,063.93	
Workmen's collective.....	2,184.98	306.13	
Total.....	1,157,916.09	327,529.97	1,485,446.06
Bills receivable.....			28,078.56
Agents' ledger balances.....			33,999.24
Total ledger assets, as per balance.....			16,606,567.40

NONLEDGER ASSETS.

Interest due and accrued on bonds.....	138,370.36	
Interest due and accrued on collateral loans.....	5,639.08	
Interest due and accrued on other assets.....	208.33	
Market value (not including interest) of stocks over book value.....		144,217.77
Gross assets.....		329,382.66
		17,080,167.83

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$28,078.56	
Agents' ledger balances.....	33,999.24	
Premiums in course of collection, written prior to Oct. 1, 1910.....	327,529.97	
		\$389,607.77
Total admitted assets.....		16,690,560.06

V.—LIABILITIES.

	Adjusted.	Reported or in process of adjustment.	Resisted.	Estimated expenses of investigation and adjust- ment of un- paid claims.	Total.
Losses and claims:					
Accident.....	\$11,066.90	\$296,236.28	\$41,525.00	\$17,414.00	\$366,242.18
Health.....	1,674.23	40,197.30	800.00	2,134.00	44,805.53
Workmen's collective.....	383.45	8,165.83		427.00	8,976.28
Total.....	13,124.58	344,599.41	42,325.00	19,975.00	420,023.99

Total losses and claims.....	\$420,023.99
Special reserve for unpaid liability losses.....	4,051,291.00

Total unpaid claims and expenses of settlement.....	\$4,471,314.99
Gross premiums (less reinsurance) upon all unexpired risks running one year or less from date of policy, \$7,852,396.96; unearned premiums, 50 per cent..	3,926,198.48
Gross premiums (less reinsurance) upon all unexpired risks running more than 1 year from date of policy, \$394,687.99; unearned premiums, pro rata.....	581,676.23

Total unearned premiums.....	4,507,874.71
Commissions, brokerage, and other charges due or to become due to agents or brokers on policies issued on or after Oct. 1, 1910.....	289,221.99
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	123,302.00
State, county, and municipal taxes due or accrued.....	266,946.00
Advance premiums (100 per cent).....	5,538.42
Reserve, accident, excess limits.....	22,923.18
Reserve, accident, contingent fund.....	188,231.16
Reserve, accident, accumulations.....	152,715.17
Reserve, liability, excess limits.....	61,980.76

Total amount of all liabilities, except capital.....	10,090,048.38
Capital actually paid up in cash.....	\$2,500,000.00
Surplus over all liabilities.....	4,100,511.68

Surplus as regards policy holders.....	6,600,511.68
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Total liabilities.....	16,690,560.06
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BUSINESS IN DISTRICT OF COLUMBIA DURING THE YEAR.

	Gross premi- ums received on risks written or renewed during the year.	Gross losses paid.	Gross losses incurred.
Accident.....	\$18,403.77	\$4,264.68	\$4,264.68
Health.....	2,791.39	2,200.92	2,200.92
Liability.....	20,278.18	2,277.07	
Total.....	41,473.34	8,742.67	6,465.60

UNION CENTRAL INSURANCE CO., CINCINNATI, OHIO.

[Incorporated, 1867; commenced business, 1867. Jesse R. Clark, president; John D. Sage, secretary.
Home office, 353 West Fourth Street, Cincinnati, Ohio.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$500,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$71,462,653.55

II.—INCOME.

First year's premiums on original policies, without deduction for commissions or other expenses, less \$12,575.11 for first year's reinsurance.....	\$1,163,757.32	
Surrender values applied to pay first year's premiums.....	86.42	
Total first year's premiums on original policies.....	1,163,843.74	
Dividends applied to purchase paid-up additions and annuities.....	304,459.48	
Surrender values applied to purchase paid-up insurance and annuities.....	55,545.53	
Consideration for original annuities involving life contingencies.....	13,189.00	
Total new premiums.....		\$1,537,037.75
Renewal premiums, without deduction for commissions or other expenses, less \$155,384.05 for reinsurance on renewals.....	7,996,461.30	
Dividends applied to pay renewal premiums.....	847,469.33	
Surrender values applied to pay renewal premiums.....	112,365.84	
Total renewal premiums.....		8,956,296.47
Total premium income.....		10,493,334.22
Consideration for supplementary contracts not involving life contingencies.....		137,540.88
Dividends left with the company to accumulate at interest.....		284.12
Gross interest on mortgage loans.....	3,716,742.44	
Gross interest on bonds and dividends on stocks.....	500.00	
Gross interest on premium notes, policy loans or liens.....	870,053.34	
Gross interest on deposits in trust companies and banks.....	21,177.17	
Gross interest on other debts due the company.....	1,200.56	
Gross discount on claims paid in advance.....	1,008.38	
Gross rent from company's property, including \$11,600 for company's occupancy of its own buildings.....	20,687.16	
Total gross interest and rents.....		4,633,369.05
From other sources:		
Profit and loss—compromise and adjustment of mortgage loans.....	58,165.72	
Suspense items previously debited, now made good.....	46,559.88	
Special stock dividend deposit.....	40,000.00	
		144,725.60
Gross profit on sale or maturity of ledger assets—real estate.....		19,202.48
Total income.....		15,428,456.35
Sum of both amounts.....		86,891,109.90

III.—DISBURSEMENTS.

For death claims (less \$93,953.90 reinsurance), \$2,370,622.28; additions, \$21,784.43.....	\$2,392,406.71	
For matured endowments, \$1,235,002.18; additions, \$24,418.37..	1,259,420.55	
Net amount paid for losses and matured endowments.....	\$3,651,827.26	
For annuities involving life contingencies.....	22,472.39	
Premium notes and liens voided by lapse, less \$11,858.07 restorations.....	127,897.90	
Surrender values paid in cash, or applied in liquidation of loans or notes.....	727,677.39	
Surrender values applied to pay new premium, \$86.42; to pay renewal premiums, \$112,365.84.....	112,452.26	
Surrender values applied to purchase paid-up insurance and annuities.....	55,545.53	
Dividends paid to policy holders in cash, or applied in liquidation of loans or notes.....	662,881.67	
Dividends applied to pay renewal premium.....	847,469.33	
Dividends applied to purchase paid-up additions and annuities.....	304,459.48	
Dividends left with the company to accumulate at interest.....	284.12	
Total paid policy holders.....	6,512,967.33	
Expense of investigation and settlement of policy claims, including \$2,112.39 for legal expense.....	2,112.39	
Paid for claims on supplementary contracts not involving life contingencies..	70,364.26	
Paid stockholders for interest or dividends.....	50,000.00	
Commissions to agents (less commission on reinsurance): First year's premiums, \$444,155.27; renewal premiums, \$584,994.16; annuities (original), \$674.17.....	1,029,823.60	
Commuted renewal commissions.....	11,324.45	
Agency supervision, traveling, and all other agency expenses.....	34,948.37	
Branch office expenses, including salaries of managers and clerks.....	51,515.66	
Medical examiners' fees, \$53,586.50; inspection of risks, \$3,698.95.....	57,285.45	
Salaries and all other compensation of officers, directors, trustees, and home-office employees.....	330,689.12	
Rent, including \$11,600 for company's occupancy of its own buildings.....	41,038.75	
Advertising, \$31,238.54; printing and stationery, \$21,872.31; postage, telegraph, telephone, and express, \$18,851.28; exchange, \$120.64.....	72,082.77	
Legal expense.....	40,140.78	
Furniture, fixtures, and safes.....	8,444.63	
Repairs and expenses (other than taxes) on real estate.....	2,515.22	
Taxes on real estate.....	8,182.53	
State taxes on premiums.....	160,498.34	
Insurance department licenses and fees.....	24,910.56	
All other licenses, fees, and taxes:		
Hamilton County (Ohio), local tax.....	\$5,189.50	
Local fees and taxes elsewhere.....	6,362.58	
Federal corporation tax.....	11,287.82	
		22,839.90

Other disbursements:

Miscellaneous home-office expenses.....	\$24,336. 17
Traveling expenses, home office.....	8,702. 40
Mortgage loan expense.....	319,892. 46
Mortgage expense.....	46,903. 18
Profit and loss, bad accounts.....	426. 77
	<u>\$400,260. 98</u>

Total disbursements..... \$8,931,945. 09

Balance..... 77,959,164. 81

IV.—LEDGER ASSETS.

Book value real estate.....	\$482,808. 52
Mortgage loans on real estate, first liens.....	62,727,958. 83
Loans made to policy holders on this company's policies, assigned as collateral.....	12,011,463. 53
Premium notes or liens on policies in force of which \$430,836.05 is for first-year premiums.....	2,035,735. 49
Book value bonds, excluding interest.....	25,000. 00
Deposited in trust companies and banks, on interest.....	628,476. 50
Cash in company's office.....	5,337. 49
Deposited in trust companies and bank (not on interest).....	42,384. 45
	<u>77,959,164. 81</u>

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	2,332,145. 41
Interest due and accrued on bonds.....	125. 00
Interest due and accrued on premium notes, policy loans or liens.....	471,434. 58
Rents due and accrued on company's property or lease.....	677. 27
	<u>2,804,382. 26</u>
Total interest and rents due and accrued.....	<u>2,804,382. 26</u>
Market value of bonds and stocks over book value.....	250. 00

	New business.	Renewals.	
Gross premiums due and unreported on policies in force Dec. 31, 1910.....	\$56,318. 86	\$483,457. 24	
Gross deferred premiums on policies in force Dec. 31, 1910.....	12,598. 26	98,725. 78	
Total.....	68,917. 12	582,183. 02	
Deduct loading.....	13,783. 42	116,436. 60	
Net amount of uncollected and deferred premiums.....	55,133. 70	465,746. 42	520,880. 12
Gross assets.....			<u>81,284,677. 19</u>

DEDUCT ASSETS NOT ADMITTED.

Book value of real estate over market value.....	5,339. 13
Total admitted assets.....	<u>81,279,338. 06</u>

V.—LIABILITIES.

Net present value of all the outstanding policies in force on Dec. 31, 1910, as computed by the company.....	\$65,218,971. 00
Deduct net value of risks of this company reinsured in other solvent companies.....	609,623. 00
Net reserve.....	<u>64,609,348. 00</u>
Present value of amounts not yet due on supplementary contracts not involving life contingencies, computed by the company.....	852,454. 00
Claims for death losses in process of adjustment, or adjusted and not due....	\$37,801. 00
Claims for death losses which have been reported and no proofs received.....	103,899. 24
Claims for matured endowments due and unpaid.....	16,734. 00
Claims for death losses and other policy claims resisted by the company.....	21,189. 58
Total policy claims.....	<u>179,623. 82</u>
Dividends left with the company to accumulate at interest and accrued interest thereon..	306. 70
Premiums paid in advance, including surrender values so applied.....	102,652. 18
Unearned interest and rent paid in advance.....	78,247. 76
Commissions due to agents on premium notes when paid.....	257,166. 48
Commissions to agents, due or accrued.....	245. 78
"Cost of collection" on uncollected and deferred premiums in excess of the loading thereon..	15,471. 89
Salaries, rents, office expenses, bills, and accounts due or accrued.....	5,591. 75
Medical examiners' and legal fees due or accrued.....	8,299. 83
State, county, and municipal taxes due or accrued.....	146,006. 99
Dividends or other profits due policy holders, including those contingent on payment of outstanding and deferred premiums.....	90,263. 85
Dividends declared on or apportioned to annual-dividend policies payable to policy holders during 1911, whether contingent upon the payment of renewal premiums or otherwise....	1,446,495. 84
Dividends declared on or apportioned to deferred dividend policies payable to policy holders during 1911.....	723,380. 00
Amounts set apart, apportioned, provisionally ascertained, calculated, declared, or held awaiting apportionment upon deferred dividend policies.....	<u>9,447,987. 00</u>

Reserve or surplus funds not otherwise included in liabilities: Surplus derived from non-participating policies.....	\$911,057.28
Dividends to the credit of stockholders awaiting decision in quo warranto suit.....	100,000.00
Capital stock.....	500,000.00
Unassigned funds (surplus) derived from participating policies.....	1,804,738.91
Total liabilities.....	81,279,338.06

EXHIBITS OF POLICIES.

	Number.	Amount.
Policies and additions in force Dec. 31, 1909:		
Whole life policies.....	118,532	\$227,867,066.00
Endowment policies.....	23,373	37,983,005.00
Term and other policies, including return premium additions.....	6,979	18,412,538.00
Additions to policies by dividends.....		2,355,378.00
New policies written during the year:		
Whole life policies.....	11,404	28,771,702.00
Endowment policies.....	2,437	4,375,450.00
Term and other policies, including return premium additions.....	1,522	6,265,094.00
Additions to policies by dividends.....		565,807.00
Old policies revived:		
Whole life policies.....	202	416,397.00
Endowment policies.....	34	55,500.00
Term and other policies, including return premium additions.....	19	81,532.00
Additions to policies by dividends.....		3,771.00
Old policies changed and increased:		
Whole life policies.....		61,293.00
Endowment policies.....		8,978.00
Term and other policies, including return premium additions.....		9,705.00
Total.....	164,502	327,233,216.00
Deduct policies decreased and ceased to be in force.....	8,941	22,633,574.00
Total policies and additions in force end of year.....	155,561	304,599,642.00
Policies reinsured.....		7,746,107.00
Policies ceased to be in force during the year:		
By death.....	1,192	2,536,864.00
By maturity.....	1,066	1,806,411.00
By expiry.....	806	1,599,554.00
By surrender.....	1,039	2,751,906.00
By lapse.....	3,187	7,350,860.00
By change and decrease.....		669,762.00
Not taken.....	1,651	5,918,217.00
Total terminated.....	8,941	22,633,574.00

BUSINESS IN DISTRICT OF COLUMBIA DURING THE YEAR.

	Number.	Amount.
Policies on the lives of citizens of said District in force Dec. 31 of previous year..	556	\$1,484,573.00
Policies on the lives of citizens of said District issued during the year.....	119	323,000.00
Total.....	675	1,807,573.00
Deduct ceased to be in force during the year.....	58	195,992.00
Policies in force Dec. 31, 1910.....	617	1,611,581.00
Losses and claims incurred during the year.....	7	18,223.46
Losses and claims settled during the year in cash.....	7	18,223.46
Premiums collected or secured in cash and notes or credits without any deduction for losses, dividends, commissions, or expenses.....		55,100.73

COMPARATIVE TABLES.

LIFE ASSESSMENT ASSOCIATIONS,
DECEMBER 31, 1910.



TABLE G.—Assets and liabilities of life assessment associations doing business in the District of Columbia during 1910.

Name and location.	Assets.		Assets not admitted.	Liabilities.			Balance net assets.
	Ledger.	Nonledger.		Losses.	Other liabilities.	Total.	
REGULAR.							
Chartered outside District of Columbia.							
American Temperance Life, New York, N. Y.....	\$233,763.66	\$42,678.75	\$1,569.44	\$43,500.00	.....	\$43,500.00	\$231,372.97
Bankers' Life, Des Moines, Iowa.....	16,591,583.46	679,310.81	1,860,439.21	308,800.00	\$14,888,308.24	15,197,108.24	213,346.82
Merchants' Life, Burlington, Iowa.....	606,832.04	20,214.74	152,566.00	8,000.00	474,105.80	482,105.80	7,625.02
Total.....	17,432,179.16	742,204.30	2,014,574.65	360,300.00	15,362,414.04	15,722,714.04	437,094.77
LIFE ASSESSMENT ASSOCIATIONS (INDUSTRIAL SICK, ACCIDENT, AND FUNERAL BENEFIT).							
District of Columbia associations.							
Lincoln Immediate Benefit.....	1,388.79	.....	.....	.....	.....	.....	1,388.79
National Benefit.....	78,723.59	8,272.18	508.54	399.00	.....	399.00	86,088.23
Popular Life.....	1,337.34	.....	.....	.....	150.00	150.00	1,187.34
Washington Protective.....	695.72	.....	.....	.....	1,101.31	1,101.31	405.59
Total.....	82,145.44	8,272.18	508.54	399.00	1,251.31	1,650.31	88,258.77
Chartered outside District of Columbia.							
Richmond Beneficial, Richmond, Va.....	37,690.40	2,318.00	937.50	.....	.....	.....	39,070.90
RECAPITULATION.							
Life assessment associations:							
Domestic.....	17,432,179.16	742,204.30	2,014,574.65	360,300.00	15,362,414.04	15,722,714.04	437,094.77
Industrial—							
Local.....	82,145.44	8,272.18	508.54	399.00	1,251.31	1,650.31	88,258.77
Domestic.....	37,690.40	2,318.00	937.50	.....	.....	.....	39,070.90
Grand total.....	17,552,015.00	752,794.48	2,016,020.69	360,699.00	15,363,665.35	15,724,364.35	564,424.44

TABLE H.—Income and disbursements during 1910 of life assessment associations doing business in the District of Columbia.

Name and location.	Receipts during 1910.						Disbursements during 1910.				
	Member- ship fees and dues.	Asses- ments.	Guaranty deposits.	Total paid by mem- bers.	From all other sources.	Total receipts.	Losses and claims paid	Advance payments returned.	Total paid to mem- bers.	All other payments.	Total dis- burse- ments.
REGULAR.											
<i>Chartered outside District of Columbia.</i>											
American Temperance Life, New York, N. Y.		\$227, 894. 59		\$227, 894. 59	\$15, 785. 15	\$243, 679. 74	\$144, 203. 44	\$15, 100. 35	\$159, 303. 79	\$71, 504. 29	\$230, 808. 08
Bankers' Life, Des Moines, Iowa.	\$589, 304. 50	3, 839, 994. 29	\$914, 467. 03	5, 343, 765. 82	714, 966. 52	6, 058, 732. 34	3, 212, 738. 08	20, 076. 67	3, 232, 814. 75	1, 057, 905. 46	4, 290, 720. 21
Merchants' Life, Burlington, Iowa.	94, 246. 74	344, 723. 01	95, 310. 71	534, 280. 46	21, 220. 54	555, 501. 00	258, 540. 32	28, 764. 33	287, 304. 65	182, 320. 56	469, 625. 21
Total.	683, 551. 24	4, 412, 611. 89	1, 009, 777. 74	6, 105, 940. 87	751, 972. 21	6, 857, 913. 08	3, 615, 481. 84	63, 941. 35	3, 679, 423. 19	1, 311, 730. 31	4, 991, 153. 50
LIFE ASSESSMENT ASSOCIATIONS (INDUSTRIAL SICK, ACCIDENT, AND FUNERAL BENEFIT).											
<i>District of Columbia associations.</i>											
Lincoln Immediate Benefit.		7, 243. 17		7, 243. 17		7, 243. 17	1, 666. 82	34. 25	1, 701. 07	5, 542. 10	7, 243. 17
National Benefit.		100, 829. 18		100, 829. 18	4, 312. 19	105, 141. 37	22, 536. 38	374. 46	22, 910. 84	63, 274. 57	86, 185. 41
Popular Life.		11, 556. 34		11, 556. 34	2, 751. 69	14, 308. 03	2, 155. 22	112. 10	2, 267. 32	12, 398. 78	14, 666. 10
Washington Protective.		10, 087. 78		10, 087. 78		10, 087. 78	3, 230. 52		3, 230. 52	6, 830. 52	10, 061. 04
Total.		129, 716. 47		129, 716. 47	7, 063. 88	136, 780. 35	29, 588. 94	520. 81	30, 109. 75	88, 045. 97	118, 155. 72
<i>Chartered outside District of Columbia.</i>											
Richmond Beneficial, Richmond, Va.	1, 350. 65	175, 818. 18		177, 168. 83	2, 289. 81	179, 458. 64	93, 906. 22		93, 906. 22	80, 620. 92	174, 527. 14
RECAPITULATION.											
Life assessment associations:											
Domestic.	683, 551. 24	4, 412, 611. 89	1, 009, 777. 74	6, 105, 940. 87	751, 972. 21	6, 857, 913. 08	3, 615, 481. 84	63, 941. 35	3, 679, 423. 19	1, 311, 730. 31	4, 991, 153. 50
Industrial—											
Local.		129, 716. 47		129, 716. 47	7, 063. 88	136, 780. 35	29, 588. 94	520. 81	30, 109. 75	88, 045. 97	118, 155. 72
Domestic.	1, 350. 65	175, 818. 18		177, 168. 83	2, 289. 81	179, 458. 64	93, 906. 22		93, 906. 22	80, 620. 92	174, 527. 14
Grand total.	684, 901. 89	4, 718, 146. 54	1, 009, 777. 74	6, 412, 826. 17	761, 325. 90	7, 174, 152. 07	3, 738, 977. 00	64, 462. 16	3, 803, 439. 16	1, 480, 397. 20	5, 283, 836. 36

TABLE I.—Number and amount of policies issued and terminated during the year 1910 by life assessment associations transacting business in the District of Columbia.

Name and location.	In force Dec. 31, 1909.		Written and restored during 1910.		Ceased to be in force in 1910.		Certificates in force Dec. 31, 1910.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
REGULAR.								
<i>Chartered outside District of Columbia.</i>								
American Temperance Life, New York, N. Y.....	7,089	\$7,580,760.00	967	\$462,150.00	551	\$588,523.00	7,505	\$7,454,387.00
Bankers' Life, Des Moines, Iowa.....	204,995	409,990,000.00	34,260	68,520,000.00	13,681	27,362,000.00	225,574	451,148,000.00
Merchants' Life, Burlington, Iowa.....	18,375	36,633,000.00	5,865	11,730,000.00	2,361	4,720,000.00	21,879	43,643,000.00
Total.....	230,459	454,203,760.00	41,092	80,712,150.00	16,593	32,670,523.00	254,958	502,245,387.00
LIFE ASSESSMENT ASSOCIATIONS (INDUSTRIAL SICK, ACCIDENT, AND FUNERAL BENEFIT).								
<i>District of Columbia associations.</i>								
Lincoln Immediate Benefit.....	2,088	4,078.84	2,542	508.40	910	1,366.40	3,720	3,220.84
National Benefit.....	28,343	1,487,776.60	16,178	1,099,973.80	9,202	606,771.00	35,319	1,980,979.40
Popular Life.....	1,716	86,664.00	5,442	305,887.00	4,805	261,054.00	2,353	131,497.00
Washington Protective.....	1,752	104,059.50	2,096	140,400.00	1,820	107,320.00	2,028	137,139.50
Total.....	33,899	1,682,578.94	26,258	1,546,769.20	16,737	976,511.40	43,420	2,252,836.74
<i>Chartered outside District of Columbia.</i>								
Richmond Beneficial, Richmond, Va.....	38,385	1,196,619.94	11,061	547,587.00	11,082	539,551.36	38,364	1,204,655.58
RECAPITULATION.								
Life assessment associations:								
Domestic.....	230,459	454,203,760.00	41,092	80,712,150.00	16,593	32,670,523.00	254,958	502,245,387.00
Industrial:								
Local.....	33,899	1,682,578.94	26,258	1,546,769.20	16,737	976,511.40	43,420	2,252,836.74
Domestic.....	38,385	1,196,619.94	11,061	547,587.00	11,082	539,551.36	38,364	1,204,655.58
Grand total.....	302,743	457,082,958.88	78,411	82,806,506.20	44,412	34,186,585.76	336,742	505,702,879.32

TABLE J.—Business transacted in the District of Columbia during 1910 by all life assessment associations.

Name and location.	Policies in force Dec. 31, 1909.		Policies issued during the year.		Policies ceased to be in force during the year.		Policies in force Dec. 31, 1910.		Loss and claims in- curred during the year.		Loss and claims paid, scaled down, etc., during the year.		Pre- miums or assess- ments collected during the year.
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	
REGULAR.													
Chartered outside District of Columbia.													
American Temperance Life, New York, N. Y.....	24	\$37,500.00	40	\$21,700.00	7	\$8,000.00	57	\$51,200.00	8	\$16,000.00	8	\$16,000.00	\$1,031.35
Bankers' Life, Des Moines, Iowa.....	331	662,000.00	45	90,000.00	35	70,000.00	341	682,000.00	8	\$16,000.00	8	\$16,000.00	7,521.13
Merchants' Life, Burlington, Iowa.....													
Total.....	355	699,500.00	85	111,700.00	42	78,000.00	398	733,200.00	8	16,000.00	8	16,000.00	8,552.48
LIFE ASSESSMENT ASSOCIATIONS (INDUSTRIAL SICK, ACCIDENT, AND FUNERAL BENEFIT).													
District of Columbia associations.													
Lincoln Immediate Benefit.....	2,088	4,078.84	2,542	508.40	910	1,366.40	3,720	3,220.84	346	1,666.82	346	1,666.82	7,304.53
National Benefit.....	7,734	446,354.50	3,447	227,962.00	2,887	175,860.50	8,294	498,456.00	33	1,367.60	33	1,367.60	23,630.18
Popular Life.....	1,716	86,664.00	5,442	305,887.00	4,805	261,054.00	2,353	131,497.00		2,267.32		2,267.32	11,556.34
Washington Protective.....	1,752	104,059.50	2,096	140,400.00	1,820	107,320.00	2,028	137,139.50		3,255.02		3,255.02	10,087.78
Total.....	13,290	641,156.84	13,527	674,757.40	10,422	545,600.90	16,395	770,313.34	379	8,556.76	379	8,556.76	52,578.83
Chartered outside District of Columbia.													
Richmond Beneficial, Richmond, Va.....	2,925	83,891.65	480	18,130.47	490	19,142.50	2,915	82,879.62	558	2,784.31	558	2,784.31	7,763.82
RECAPITULATION.													
Life assessment associations:													
Domestic.....	355	699,500.00	85	111,700.00	42	78,000.00	398	733,200.00	8	16,000.00	8	16,000.00	8,552.48
Industrial:													
Local.....	13,290	641,156.84	13,527	674,757.40	10,422	545,600.90	16,395	770,313.34	379	8,556.76	379	8,556.76	52,578.83
Domestic.....	2,925	83,891.65	480	18,130.47	490	19,142.50	2,915	82,879.62	558	2,784.31	558	2,784.31	7,763.82
Grand total.....	16,570	1,424,548.49	14,092	804,587.87	10,954	642,743.40	19,708	1,586,392.96	945	27,341.07	945	27,341.07	68,895.13

ABSTRACTS.

COMPILED FROM ANNUAL STATEMENTS OF LIFE ASSESSMENT ASSOCIATIONS.
SHOWING THEIR CONDITION ON DECEMBER 31, 1910.



AMERICAN TEMPERANCE LIFE INSURANCE ASSOCIATION, NEW YORK, N. Y.

[Incorporated, 1889; commenced business, 1889. Frank Delano, president; Stacey Wilson, secretary.
Home office, 253 Broadway, New York, N. Y.]

I.—BALANCE SHEET.

Amount of net ledger assets Dec. 31, 1909..... \$220,892.00

II.—INCOME DURING YEAR.

First year's assessments or premiums:		
Expense.....	\$1,052.85	
Mortuary.....	4,052.15	
		\$5,105.00
Subsequent year's assessments or premiums:		
Expense.....	28,295.77	
Mortuary.....	194,493.82	
		222,789.59
Total paid by members.....		227,894.59
Interest from mortgages, \$6,749.31; other sources, \$1,889.90.....		8,639.21
Rents.....		4,093.62
Advances to members paid, \$2,899.89; policy fees, \$70; for collection of checks, \$82.43.....		3,052.32
Total income during the year.....		243,679.74
Sum of both amounts.....		464,571.74

III.—DISBURSEMENTS DURING YEAR.

Death claims or installments paid.....	\$144,109.44
Disability, sick, or accident benefits.....	94.00
Paid members for returned premiums and advances.....	15,100.35
Total paid to members.....	159,303.79
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments, or premiums, \$3,756.60; subsequent years, \$1,228.23.....	4,984.83
Commissions paid or allowed for collecting assessments or premiums to banks or collectors.....	10,035.74
Salaries and allowances of managers and agents not paid by commissions.....	13,984.10
Salaries of officers.....	15,000.00
Salaries and other compensation of office employees.....	6,685.86
Medical examiners' fees, whether paid direct by members or otherwise....	1,244.00
Insurance department fees and licenses.....	1,000.82
Taxes on real estate and investments, \$1,248.71; expenses and repairs on real estate, \$1,137.01.....	2,385.72
Rent.....	4,043.00
Legal expenses, \$2,108.70; advertising and printing, \$4,979.86.....	7,088.56
Traveling expenses, \$1,126.49; postage, express, telegraph, and telephone, \$2,318.94; directors' fees, \$655; miscellaneous expenses, \$951.23.....	5,051.66
Total disbursements.....	230,808.08
Balance.....	233,763.66

IV.—LEDGER ASSETS.

Book value of real estate, incumbered.....	\$85,360.73
Loans on mortgages of real estate, first liens.....	116,316.00
Cash in office, \$2,390.32; deposited in banks, \$68,127.17.....	70,517.49
Agents' debit balances.....	1,569.44
Total.....	273,763.66

DEDUCT LEDGER LIABILITIES.

Borrowed money.....	40,000.00
Total net ledger assets.....	233,763.66

V.—NONLEDGER ASSETS.

Interest due and accrued on—		
Mortgages.....	\$1,702.59	
Other assets.....	253.89	
		\$1,956.48
Market value of real estate over book value.....		4,639.27
Mortuary assessments due on last call, made within 60 days on insurance in force.....	17,092.00	
Mortuary assessments to become due on post-mortem policies, not exceeding 1 assessment nor the amount of post-mortem claims not assessed for.....	18,991.00	
		36,083.00
Total nonledger assets.....		42,678.75
Gross assets.....		276,442.41

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances not secured by bonds.....	\$1,569.44
Total admitted assets.....	274,872.97

VI.—NONLEDGER LIABILITIES.

Losses on post-mortem policies not due.....	\$20,500.00
Losses on post-mortem policies, not adjusted, \$20,800; resisted, \$2,200.....	23,000.00
Total liabilities.....	43,500.00
Balance to protect contracts.....	231,372.97
Comprised under the following funds:	
Mortuary fund.....	55,343.24
Reserve fund.....	80,733.04
Emergency fund.....	83,728.09
General or expense fund.....	11,568.60
	231,372.97

VII.—EXHIBIT OF CERTIFICATES OR POLICIES.

	Total business of the year.		Business in District of Columbia.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1909.....	7,089	\$7,580,760.00	24	\$37,500.00
Policies or certificates written or increased during the year.....	967	462,150.00	40	21,700.00
Total.....	8,056	8,042,910.00	64	59,200.00
Deduct decreased or ceased to be in force during year.....	551	588,523.00	7	8,000.00
Total policies or certificates in force Dec. 31, 1910.....	7,505	7,454,387.00	57	51,200.00
Losses and claims unpaid beginning of year.....	22	33,500.00		
Losses and claims incurred during the year.....	145	159,451.00		
Total.....	167	192,951.00		
Losses and claims paid, scaled down, and compromised during the year.....	137	149,451.00		
Losses and claims outstanding unpaid at end of year.....	30	43,500.00		
Premiums and assessments collected during year.....		227,894.00		1,031.35
			Number.	Amount.
Policies and additions in force at the end of the previous year:				
Term or natural premium policies.....			6,390	\$5,932,010.00
Paid-up and limited payment policies.....			699	1,648,750.00
New policies issued during the year:				
Term or natural premium policies.....			847	285,650.00
Paid-up and limited payment policies.....			120	176,500.00
Total number and amount.....			8,056	8,042,910.00
Deduct policies decreased and ceased to be in force.....			551	588,523.00
Total policies in force at the end of the year.....			7,505	7,454,387.00
Policies ceased to be in force during the year:				
By death.....			145	159,451.00
By lapse.....			406	429,072.00
Total terminated.....			551	588,523.00

BANKERS LIFE ASSOCIATION, DES MOINES, IOWA.

[Incorporated, 1879; commenced business, 1879. E. E. Clark, president; H. S. Nollen, secretary. Home office, Sixth and Locust Streets, Des Moines, Iowa.]

I.—BALANCE SHEET.

Amount of net ledger assets Dec. 31, 1909..... \$14,823,571.33

II.—INCOME DURING YEAR.

Membership fees.....		\$589,304.50
First year's assessments or premiums:		
Expense.....	\$13,831.75	
Mortuary.....	92,977.36	
		106,809.11
Subsequent year's assessments or premiums:		
Expense.....	710,283.23	
Mortuary.....	3,022,901.95	
		3,733,185.18
Guarantee deposits.....		914,467.03
Total paid by members.....		5,343,765.82
Interest from mortgages, \$625,587.18; bonds and stocks, \$18,457.56; other sources, \$70,921.78.....		714,966.52
Total income during the year.....		6,058,732.34
Sum of both amounts.....		20,882,303.67

III.—DISBURSEMENTS DURING YEAR.

Death claims and guaranty deposits paid to beneficiaries.....	\$3,212,738.08
Advanced payments returned to rejected applicants.....	20,076.67
Total paid to members.....	3,232,814.75
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments, or premiums.....	586,860.95
Commissions paid or allowed for collecting assessments or premiums to banks or collectors.....	93,752.97
Salaries and allowances of managers and agents not paid by commissions....	14,000.00
Salaries of officers.....	32,900.00
Salaries and other compensation of office employees.....	87,588.05
Medical examiners' fees, whether paid direct by members or otherwise.....	89,148.70
Taxes on assessments, \$34,248.60; insurance department fees and licenses, \$3,125.26; municipal licenses, \$515.55; U. S. corporation tax, \$1,911.66.....	39,801.07
Taxes on real estate and office fixtures.....	1,241.49
Rent.....	11,833.40
Furniture, \$7,146.12; legal expenses, \$1,037.45; advertising and printing, \$19,847.47.....	28,031.04
Stationery, etc., \$4,450.25; postage, \$47,246.74; telegrams, \$104.90; traveling expenses, \$3,008.52; express and freight, \$1,255.50; blank books, \$727.12; expense loans, \$8,544.42; inspection of risks, \$3,169.84; other items, \$4,240.41..	72,747.79
Total disbursements.....	4,290,720.21
Balance.....	16,591,583.46

IV.—LEDGER ASSETS.

Book value of real estate, unincumbered.....	\$45,000.00
Loans on mortgages of real estate, first liens.....	13,750,144.45
Book value of bonds (excluding interest).....	404,373.72
Cash deposited in banks.....	551,176.89
Guaranty notes on members in good standing.....	1,860,439.21
Total.....	16,611,134.27

DEDUCT LEDGER LIABILITIES.

Deposit of members for future calls.....	19,550.81
Total net ledger assets.....	16,591,583.46

V.—NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$365,577.34
Interest due and accrued on other assets.....	833.10
Interest accrued on bonds.....	4,100.37
	\$370,510.81
Mortuary assessments due on last call made within 60 days on insurance in force.....	308,800.00
Total nonledger assets.....	679,310.81
Gross assets.....	17,270,894.27

DEDUCT ASSETS NOT ADMITTED.

Guaranty notes not yet due.....	\$1,860,439.21
Total admitted assets.....	15,410,455.06

VI.—NONLEDGER LIABILITIES.

Death claims resisted.....	\$28,000.00
Death claims reported but not adjusted Dec. 31, 1910.....	232,800.00
Death claims reported after Jan. 1, 1911, occurred in 1910.....	48,000.00
Total death claims.....	308,800.00
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued.....	49,397.00
Value of outstanding benefit certificates ascertained as provided by chapter 83, acts of Thirty-second General Assembly of Iowa.....	3,155,941.06
Reserve fund.....	4,552,154.90
Mortuary fund.....	833,576.49
Guaranty fund.....	6,297,238.79
Liabilities.....	15,197,108.24
Surplus, general expense fund.....	213,346.82
Total liabilities.....	15,410,455.06

VII.—EXHIBIT OF CERTIFICATES OR POLICIES.

	Total business of the year.		Business in District of Columbia.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1909.....	204,995	\$409,990,000.00	331	\$662,000.00
Policies or certificates written or increased during the year.....	33,865	67,730,000.00	45	90,000.00
Certificates restored during the calendar year.....	395	790,000.00		
Total.....	239,255	478,510,000.00	376	752,000.00
Deduct decreased or ceased to be in force during year	13,681	27,362,000.00	35	70,000.00
Total policies or certificates in force Dec. 31, 1910.....	225,574	451,148,000.00	341	682,000.00
Losses and claims unpaid beginning of year.....	87	174,168.00		
Formerly erroneously reported as losses.....	3	6,000.00		
Losses and claims incurred during the year.....	1,628	3,256,000.00	8	16,000.00
Total.....	1,712	3,424,168.00		
Losses and claims paid during the year.....	1,581 ³ / ₈	3,163,368.00	8	16,000.00
Losses and claims outstanding unpaid at end of year.....	130 ² / ₈	260,800.00		
Assessments collected during year.....		3,839,994.29		7,521.13
			Number.	Amount.
Policies and additions in force at the end of the previous year: Term or na- tural premium policies.....			204,995	\$409,990,000.00
New policies issued during the year: Term or natural premium policies.....			33,865	67,730,000.00
Old policies revived during the year: Term or natural premium policies.....			395	790,000.00
Total number and amount.....			239,255	478,510,000.00
Deduct policies decreased and ceased to be in force.....			13,681	27,362,000.00
Total policies in force at the end of the year.....			225,574	451,148,000.00
Policies ceased to be in force during the year:				
By death.....			1,628	3,256,000.00
By surrender.....			511	1,022,000.00
By lapse.....			11,542	23,084,000.00
Total terminated.....			13,681	27,362,000.00

MERCHANTS LIFE ASSOCIATION, BURLINGTON, IOWA.

[Incorporated, 1894; commenced business, 1894. John J. Seerley, president; A. B. Hawkins, secretary
Home office, National State Bank building, Burlington, Iowa.]

I.—BALANCE SHEET.

Amount of net ledger assets Dec. 31, 1909..... \$520,956.25

II.—INCOME DURING YEAR.

Membership fees.....	\$94,246.74	
Reserve fund.....	95,310.71	
First year's assessments or premiums:		
Expense.....	\$11,400.23	
Mortuary.....	31,351.82	
		42,752.05
Subsequent year's assessments or premiums:		
Expense.....	75,365.83	
Mortuary.....	226,605.13	
		301,970.96
Total paid by members.....		534,280.46
Interest from mortgages, \$13,067.44; bonds and stocks, \$760; other sources, \$6,761.10.....		20,588.54
Change of beneficiary, \$144; reinstatement fees, \$488.....		632.00
Total income during the year.....		555,501.00
Sum of both amounts.....		1,076,457.25

III.—DISBURSEMENTS DURING YEAR.

Death claims or installments paid.....	\$258,333.32
Guaranty fund returned to beneficiaries.....	207.00
Advanced payments returned to rejected applicants and to members of can- celed certificates.....	28,764.33
Total paid to members.....	287,304.65
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments, or premiums, \$98,744.03; subsequent years, \$11,930.09.....	110,674.12
Commissions paid or allowed for collecting assessments or premiums to banks or collectors.....	3,536.20
Salaries of officers, \$18,850; other compensation of officers, \$552.....	19,402.00
Salaries and other compensation of office employees.....	9,057.71
Medical examiners' fees, whether paid direct by members or otherwise.....	8,497.50
Taxes on premiums, \$3,926.56; insurance department fees and licenses, \$1,982.78; municipal licenses, \$579.97.....	6,489.31
Rent.....	800.00
Furniture, \$1,035.68; legal expenses, \$324; advertising and printing, \$4,044.17. Advanced by directors and repaid.....	5,403.85
Miscellaneous, \$788.18; other items, \$457.75; telegrams, \$216.59; express, \$480.59; stationery, \$1,019.16; postage, \$8,453.06; traveling expenses, \$1,986.54; inspection of risks, \$558.....	4,500.00
	13,959.87
Total disbursements.....	469,625.21
Balance.....	606,832.04

IV.—LEDGER ASSETS.

Loans on mortgages of real estate, first liens.....	\$354,816.20
Reserve fund notes of members in good standing.....	152,566.00
Book value of bonds.....	18,000.00
Cash deposited in banks.....	76,410.15
Deposit Missouri State department, \$1,000; agents' debit balances, \$4,382.51..	5,382.51
Total.....	607,174.86

DEDUCT LEDGER LIABILITIES.

Future call fund.....	\$342.82
Total net ledger assets.....	606,832.04

V.—NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$11,721.00
Interest due and accrued on other assets.....	493.74
Mortuary assessments to become due on post-mortem policies, not exceed- ing one assessment nor the amount of post-mortem claims not assessed for..	8,000.00
Total nonledger assets.....	20,214.74
Gross assets.....	627,046.78

DEDUCT ASSETS NOT ADMITTED.

Reserve fund notes.....	\$152,566.00
Total admitted assets.....	474,480.78

VI.—NONLEDGER LIABILITIES.

Losses on post-mortem policies not adjusted.....	\$8,000.00
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued.....	6,772.12
Advanced by directors.....	7,000.00
Mortuary fund.....	104,037.44
Reserve fund.....	351,449.73
Guaranty fund.....	4,846.51
Liabilities.....	482,105.80
Deficit, general or expense fund.....	7,625.02

VII.—EXHIBIT OF CERTIFICATES OR POLICIES.

	Total business of the year.	
	Number.	Amount.
Policies or certificates in force Dec. 31, 1909.....	18,375	\$36,633,000.00
Policies or certificates written or increased during the year.....	5,865	11,730,000.00
Total.....	24,240	48,363,000.00
Deduct decreased or ceased to be in force during year.....	2,361	4,720,000.00
Total policies or certificates in force Dec. 31, 1910.....	21,879	43,643,000.00
Losses and claims unpaid at beginning of year.....	9	18,000.00
Losses and claims incurred during the year.....	125	249,000.00
Total.....	134	267,000.00
Losses and claims paid, scaled down, and compromised during the year.....	130	258,333.32
Losses and claims outstanding unpaid at end of year.....	4	8,000.00
Premiums and assessments collected during year.....		257,956.95
	Number.	Amount.
Policies and additions in force at the end of the previous year:		
Whole life policies.....	18,375	\$36,633,000.00
New policies issued during the year: whole life policies.....	5,865	11,730,000.00
Total number and amount.....	24,240	48,363,000.00
Deduct policies decreased and ceased to be in force.....	2,361	4,720,000.00
Total policies in force at the end of the year.....	21,879	43,643,000.00
Policies ceased to be in force during the year:		
By death.....	125	249,000.00
By lapse.....	2,236	4,471,000.00
Total terminated.....	2,361	4,720,000.00

LINCOLN IMMEDIATE BENEFIT SOCIETY OF THE DISTRICT OF COLUMBIA.

[Incorporated, 1908; commenced business, 1908. Otto Heitmuller, president; Lemmore Sakers, secretary.
Home office, Stewart Building, Washington, D. C.]

I.—BALANCE SHEET.

Amount of net ledger assets Dec. 31, 1909.....	\$1,327.43
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II.—INCOME DURING YEAR.

Total paid by members.....	7,304.53
Sum of both amounts.....	8,631.96

III.—DISBURSEMENTS DURING YEAR.

Death claims paid.....	\$352.50
Disability, sick, or accident benefits.....	1,314.32
Advanced payments returned to rejected applicants.....	34.25
Total paid to members.....	1,701.07
Commissions paid or allowed for collecting assessments or premiums.....	1,820.17
Salaries of officers.....	3,105.00
Salaries and other compensation of office employees.....	174.50
Medical examiners' fees.....	31.50
Taxes on premiums, \$84.34; insurance department fees and licenses, \$18.....	102.34
Rent.....	150.00
Legal expenses, \$1.65; advertising and printing, \$94.57.....	96.22
Miscellaneous.....	22.98
Stationery.....	39.39
Total disbursements.....	\$7,243.17
Balance.....	1,388.79

IV.—LEDGER ASSETS.

Loans on mortgages of real estate, first liens.....	\$1,000.00
Cash in office, \$112.13; deposited in banks, \$276.66.....	388.79
Total net ledger assets.....	1,388.79
Total admitted assets.....	1,388.79

V.—EXHIBIT OF CERTIFICATES OR POLICIES.

	Business in District of Columbia.	
	Number.	Amount.
Policies or certificates in force Dec. 31, 1909.....	2,088	\$4,078.84
Policies or certificates written or increased during the year.....	2,542	508.40
Total.....	4,630	4,587.24
Deduct decreased or ceased to be in force during year.....	910	1,366.40
Total policies or certificates in force Dec. 31, 1910.....	3,720	3,220.84
Losses and claims incurred during the year.....	346	1,666.82
Losses and claims paid, scaled down, and compromised during the year.....	346	1,666.82
Premiums and assessments collected during year.....		7,304.53

NATIONAL BENEFIT ASSOCIATION OF THE DISTRICT OF COLUMBIA.

[Incorporated, 1898; commenced business, 1899. Robert W. Brown, president; Samuel W. Rutherford, secretary. Home office, 609 F Street NW., Washington, D. C.]

I.—BALANCE SHEET.

Amount of net ledger assets Dec. 31, 1909.....	\$59,767.63
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II.—INCOME DURING YEAR.

Total paid by members.....	\$100,829.18
Interest from mortgages, bonds and stocks, and other sources.....	1,422.98
Rents.....	2,407.47
Refunds.....	63.97
Miscellaneous.....	67.87
Loans.....	349.90
Total income during the year.....	105,141.37
Sum of both amounts.....	164,909.00

III.—DISBURSEMENTS DURING YEAR.

Death claims or installments paid.....	\$9,486.05
Disability, sick, or accident benefits.....	13,050.33
Advanced payments returned to rejected applicants.....	374.46
Total paid to members.....	22,910.84
Commissions and fees retained by or paid or allowed to agents on account of fees, dues, assessments, or premiums.....	27,549.49
Commissions paid or allowed for collecting assessments or premiums to banks or collectors.....	1,067.61
Salaries and allowances of managers and agents not paid by commissions...	10,877.30

Salaries of officers.....	\$3,391.00
Salaries and other compensation of office employees.....	5,450.01
Medical examiners' fees, whether paid direct by members or otherwise.....	29.95
Taxes on premiums and insurance department fees and licenses.....	268.38
Taxes on real estate and investments, \$314.42; expenses and repairs on real estate, \$498.20.....	812.62
Rent.....	1,630.00
Furniture, \$739.44; legal expenses, \$376.67; advertising and printing, \$2,494.24.....	3,610.35
Traveling expenses, \$4,041.42; fuel, gas, and electricity, \$659.83.....	4,701.25
Telephone, \$69.07; postage, telegrams and express, \$895.73; dividends, \$750; loans, \$515; miscellaneous, \$1,038.58; janitor and elevator service, \$504.03; excise taxes, \$110.42; refunds, \$3.78.....	3,886.61
Total disbursements.....	\$86,185.41
Balance.....	78,723.59

IV.—LEDGER ASSETS.

Book value of real estate, unincumbered.....	\$24,227.82
Loans on mortgages of real estate, first liens.....	1,847.50
Book value of bonds.....	40,231.09
Cash in office, \$619.74; deposited in banks, \$11,797.44.....	12,417.18
Total net ledger assets.....	78,723.59

V.—NONLEDGER ASSETS.

Market value of real estate over book value.....	8,272.18
Gross assets.....	86,995.77

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds and stocks over market value.....	508.54
Total admitted assets.....	86,487.23

VI.—NONLEDGER LIABILITIES.

Losses on stipulated premium policies:	
Due and unpaid.....	\$219.00
Resisted.....	180.00
Total liabilities.....	399.00
Balance to protect contracts.....	86,088.23

VII.—EXHIBIT OF CERTIFICATES OR POLICIES.

	Total business of the year.		Business in District of Columbia.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1909.....	28,343	\$1,487,776.60	7,734	\$446,354.50
Policies or certificates written or increased during the year.....	16,178	1,099,973.80	3,447	227,962.00
Total.....	44,521	2,587,750.40	11,181	674,316.50
Deduct decreased or ceased to be in force during year.....	9,202	606,771.00	2,887	175,860.50
Total policies or certificates in force Dec. 31, 1910.....	35,319	1,980,979.40	8,294	498,456.00
Losses and claims unpaid beginning of year.....	7	399.00	2	123.00
Losses and claims incurred during the year.....	180	9,486.05	33	1,367.60
Total.....	187	9,885.05	35	1,490.60
Losses and claims paid, scaled down, and compromised during the year.....	180	9,486.05	33	1,367.60
Losses and claims outstanding unpaid at end of year.....	7	399.00	2	123.00
Premiums and assessments collected during year.....		100,829.18		23,630.18

POPULAR LIFE INSURANCE CO., OF THE DISTRICT OF COLUMBIA.

[Incorporated, 1908; commenced business, 1908. Harry F. Seamark, president; Gabriel Salomon, secretary. Home office, 707 G Street NW., Washington, D. C.]

I.—BALANCE SHEET.

Amount of net ledger assets Dec. 31, 1909..... \$1,695. 41

II.—INCOME DURING YEAR.

Total paid by members.....	\$11,556. 34	
Interest from bank.....	45. 69	
Deposits by agents for bonds.....	74. 00	
Voluntary contributions of stockholders to surplus.....	2,632. 00	
Total income during the year.....		14,308. 03
Sum of both amounts.....		16,003. 44

III.—DISBURSEMENTS DURING YEAR.

Death claims or installments paid.....	\$82. 50	
Disability, sick, or accident benefits.....	2,072. 72	
Advanced payments returned to rejected applicants.....	112. 10	
Total paid to members.....	2,267. 32	
Commissions and fees retained by or paid or allowed to agents on account of fees, dues, assessments, or premiums.....	649. 55	
Salaries and allowances of managers and agents not paid by commissions....	10,469. 59	
Salaries and other compensation of office employees.....	449. 00	
Medical examiners' fees, whether paid direct by members or otherwise.....	136. 50	
Taxes on premiums, \$131.62; insurance department fees and licenses, \$10.00 ..	141. 62	
Rent.....	178. 00	
Legal expenses, \$3.35; advertising and printing, \$280.90.....	284. 25	
Bonus, gas, and miscellaneous incidentals.....	90. 27	
Total disbursements.....		14,666. 10
Balance.....		1,337. 34

IV.—LEDGER ASSETS.

Cash in office, \$24.59; deposited in banks, \$1,312.75..... 1,337. 34

VI.—NONLEDGER LIABILITIES.

Deposits by agents for bonds.....	150. 00
Balance to protect contracts.....	1,187. 34

VII.—EXHIBIT OF CERTIFICATES OR POLICIES.

	Business in District of Columbia.	
	Number.	Amount.
Policies or certificates in force Dec. 31, 1909.....	1,716	\$86,664. 00
Policies or certificates written or increased during the year.....	5,442	305,887. 00
Total.....	7,158	392,551. 00
Deduct decreased or ceased to be in force during year.....	4,805	161,054. 00
Total policies or certificates in force Dec. 31, 1910.....	2,353	131,497. 00
Losses and claims incurred during the year.....		2,267. 32
Losses and claims paid, scaled down, and compromised during the year.....		2,267. 32
Premiums and assessments collected during the year.....		11,556. 34

WASHINGTON PROTECTIVE ASSOCIATION OF THE DISTRICT OF COLUMBIA.

[Incorporated, 1908; commenced business, 1908. Charles L. Jeffrey, president; William C. Moore, secretary. Home office, 643 Louisiana Avenue NW., Washington, D. C.]

I.—BALANCE SHEET.

Amount of net ledger assets Dec. 31, 1909..... \$1,078.26

II.—INCOME DURING YEAR.

Total paid by members..... 10,087.78
Sum of both amounts..... 11,166.04

III.—DISBURSEMENTS DURING YEAR.

Death claims or installments paid.....	\$481.50	
Disability, sick, or accident benefits.....	2,749.02	
Total paid to members.....	3,230.52	
Commissions and fees retained by or paid or allowed to agents on account of fees, dues, assessments, or premiums.....	1,342.26	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors.....	1,276.11	
Salaries and allowances of managers and agents not paid by commissions.....	2,910.24	
Salaries and other compensation of office employees.....	312.00	
Taxes on premiums, \$122.87; insurance department fees and licenses, \$10....	132.87	
Rent.....	180.00	
Furniture, \$107.40; advertising and printing, \$124.45.....	231.85	
Miscellaneous.....	100.06	
Telephone, keep of horse, janitor, supplies, postage, gas, and stationery.....	345.13	
Total disbursements.....	10,061.04	
Balance.....	1,105.00	

IV.—LEDGER ASSETS.

Cash in office, \$105.39; deposited in banks, \$1,020.33..... \$1,125.72

DEDUCT LEDGER LIABILITIES.

Borrowed money..... 430.00
Total net ledger assets..... 695.72

V.—NONLEDGER LIABILITIES.

Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued..... 1,101.31
Deficit..... 405.59

VI.—EXHIBIT OF CERTIFICATES OR POLICIES.

	Business in District of Columbia.	
	Number.	Amount.
Policies or certificates in force Dec. 31, 1909.....	1,752	\$104,059.50
Policies or certificates written or increased during the year.....	2,096	140,400.00
Total.....	3,848	244,459.50
Deduct decreased or ceased to be in force during year.....	1,820	107,320.00
Total policies or certificates in force Dec. 31, 1910.....	2,028	137,139.50
Losses and claims incurred during the year.....		3,255.02
Losses and claims paid.....		3,255.02
Premiums and assessments collected during year.....		10,087.78

RICHMOND BENEFICIAL INSURANCE CO., OF RICHMOND, VA.

[Incorporated, 1894; commenced business, 1894. S. J. Gilpin, president; John T. Taylor, secretary. Home office, 728 North Second Street, Richmond, Va.]

I.—BALANCE SHEET.

Amount of net ledger assets Dec. 31, 1909..... \$32,758.90

II.—INCOME DURING YEAR.

Membership fees.....	\$1,350.65	
First year's assessments or premiums.....	57,032.12	
Subsequent year's assessments or premiums.....	114,064.24	
Extra assessments or dues paid by each member twice a year.....	4,721.82	
Total paid by members.....	177,168.83	
Interest from bonds and stocks, \$517.01; other sources, \$13.50.....	530.51	
Interest on bank deposits.....	197.77	
Rents (including \$240 for association's use of own buildings).....	1,190.80	
Returned money, \$361.67; agents' registration fees, \$9.06.....	370.73	
Total income during the year.....	179,458.64	
Sum of both amounts.....	212,217.54	

III.—DISBURSEMENTS DURING YEAR.

Death claims or installments paid.....	\$25,228.56	
Disability, sick, or accident benefits.....	68,677.66	
Total paid to members.....	93,906.22	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments, or premiums, \$15,984.42; subsequent years, \$31,968.84.....	47,953.26	
Cash in True Reformer's Bank charged off.....	712.38	
Salaries and allowances of managers and agents not paid by commissions...	667.58	
Salaries of officers.....	12,874.16	
Salaries and other compensation of office employees.....	5,850.40	
Medical examiners' fees, paid direct by company.....	362.25	
Taxes on premiums, \$1,491.36; insurance department fees and licenses, \$397.50; municipal licenses, \$687.94.....	2,576.80	
Taxes on real estate and investments, \$126.23; expenses and repairs on real estate, \$136.99.....	263.22	
Rent (including \$240 for association's use of own buildings) less subleases....	1,259.50	
Furniture, \$157.39; legal expenses, \$275.75; advertising and printing, \$1,192.73..	1,625.87	
Postage and express, \$1,121.27; dividends to stockholders, \$1,500.....	2,621.27	
Fuel, \$171.28; stationery, \$348.65; traveling expenses, \$851.56; miscellaneous, \$641.28.....	2,012.77	
Care of stable, \$210.48; gas and water, \$196.83; agents' registration fees, \$32..	439.31	
Telephone and telegraph, \$159.65; cashier's bond, \$25; donations, \$15.....	199.65	
Purchased business United Aid Insurance Co., \$1,000; plans and specifications for home office building, \$202.50.....	1,202.50	
Total disbursements.....	174,527.14	
Balance.....	37,690.40	

IV.—LEDGER ASSETS.

Book value of real estate, unincumbered.....	\$11,676.15	
Book value of bonds (excluding interest), \$13,737.50; and stocks, \$400.....	14,137.50	
Cash in office, \$1,287.31; deposited in banks, \$10,589.44.....	11,876.75	
Total net ledger assets.....	37,690.40	

V.—NONLEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$268.00	
Appraised value of real estate over book value.....	2,050.00	
Total nonledger assets.....	2,318.00	
Gross assets.....	40,008.40	

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds and stocks over market value.....	937.50	
Total admitted assets.....	39,070.90	

VI.—EXHIBIT OF CERTIFICATES OR POLICIES.

	Total business of the year.		Business in District of Columbia.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1909.....	38,385	\$1,196,619.94	2,925	\$83,891.65
Policies or certificates written or increased during the year.....	11,061	547,587.00	480	18,130.47
Total.....	49,446	1,744,206.94	3,405	102,022.12
Deduct decreased or ceased to be in force during year.....	11,082	539,551.36	490	19,142.50
Total policies or certificates in force Dec. 31, 1910.....	38,364	1,204,655.58	2,915	82,879.62
Losses and claims incurred during the year.....	23,035	93,906.22	558	2,784.31
Losses and claims paid, scaled down, and compromised during the year.....	23,035	93,906.22	558	2,784.31
Premiums and assessments collected during year.....	54	177,168.83	54	7,763.82
			Number.	Amount.
Policies and additions in force at the end of the previous year:				
Term or natural premium policies.....			38,385	\$1,196,619.94
New policies issued during the year: Term or natural premium policies.....			11,061	574,587.00
Total.....			49,446	1,744,206.94
Deduct policies decreased and ceased to be in force.....			11,082	539,551.36
Total policies in force at the end of the year.....			38,364	1,204,655.58
Policies ceased to be in force during the year:				
By death.....			632	25,228.56
By lapse.....			10,450	514,322.80
Total terminated.....			11,082	539,551.36

COMPARATIVE TABLES.

FRATERNAL BENEFICIAL ASSOCIATIONS,
DECEMBER 31, 1910.

TABLE K.—*Assets and liabilities, Dec. 31, 1910, of fraternal beneficial associations transacting business in the District of Columbia.*

Name and location.	Gross admitted assets.	Liabilities.	Balance to protect contracts.
DISTRICT OF COLUMBIA ASSOCIATIONS.			
American Workmen.....	\$1,207.24	.....	\$1,207.24
Capitol Indemnity Society.....	55.60	.....	55.60
Columbian Fraternal Association.....	2,818.74	\$70.90	2,747.84
Famobrosis Society.....	28,346.90	2,076.00	26,270.90
Knights of Industry.....	2,413.59	15.00	2,398.59
Knights of Pythias, insurance department.....	3,490,340.83	2,463,551.39	1,026,789.44
Knights of Pythias, N. A., S. A., E., A., and A.....	20,449.96	500.00	19,949.96
Masonic Mutual Life Association.....	224,778.83	201,381.00	23,397.83
Patricians.....	8,390.65	2,444.15	5,946.50
Royal Benefit Society.....	27,338.94	48,091.84	¹ 20,752.90
United National Association of Post-Office Clerks ².....	.....	.....	(²)
Total.....	3,806,141.28	2,718,130.28	1,088,011.00
ASSOCIATIONS CHARTERED OUTSIDE THE DISTRICT OF COLUMBIA.			
<i>Domestic.</i>			
Ben Hur, Crawfordsville, Ind.....	1,615,512.65	188,784.25	1,426,728.40
Catholic Benevolent Legion, Brooklyn, N. Y.....	823,404.49	67,292.06	756,112.43
Catholic Knights of America, St. Louis, Mo.....	1,034,748.25	45,462.18	989,286.07
Catholic Women's Benevolent Legion, New York, N. Y.....	288,637.64	30,900.32	257,737.32
Golden Cross, United Order of, Knoxville, Tenn.....	195,003.35	21,946.67	173,056.68
Heptasophs, Improved Order of, Baltimore, Md.....	1,089,438.55	326,564.85	762,873.70
Iroquois, Order of, Buffalo, N. Y.....	49,864.92	9,275.27	40,589.65
Knights of Columbus, New Haven, Conn.....	3,192,842.81	105,819.68	3,087,023.13
Knights of the Maccabees of the World, Detroit, Mich.....	10,464,603.26	861,794.99	9,602,808.27
Knights of the Modern Maccabees, Port Huron, Mich.....	605,412.69	167,895.01	437,517.68
Ladies of the Maccabees of the World, Port Huron, Mich.....	4,980,344.55	153,053.48	4,827,291.07
Ladies of the Modern Maccabees, Port Huron, Mich.....	611,815.90	73,835.38	537,980.52
Loyal Guard, Flint, Mich.....	218,597.75	660.85	217,936.90
Modern Brotherhood of America, Mason City, Iowa.....	1,126,545.27	167,990.81	958,554.46
Modern Woodmen of America, Rock Island, Ill.....	8,652,937.11	1,476,823.69	7,176,113.42
National Protective Legion, Waverly, N. Y.....	1,277,987.31	20,129.92	1,257,857.39
National Union, Toledo, Ohio.....	2,192,655.78	230,628.15	1,962,027.63
Order of United Commercial Travelers of America, Columbus, Ohio.....	554,303.34	210,703.27	343,600.07
Protected Home Circle, Sharon, Pa.....	1,273,034.19	69,000.00	1,204,034.19
Royal Arcanum, Boston, Mass.....	7,401,359.70	944,520.38	6,456,839.32
Royal Highlanders, Aurora, Nebr.....	1,222,612.20	19,333.35	1,203,278.85
Royal Neighbors of America, Rock Island, Ill.....	749,992.45	232,930.00	517,062.45
Shield of Honor, Baltimore, Md.....	170,792.56	7,000.00	163,792.56
Woodmen Circle, Supreme Forest, Omaha, Nebr.....	1,783,968.36	92,426.21	1,691,542.15
Woodmen of the World, Omaha, Nebr.....	12,994,353.05	1,142,424.93	11,851,928.12
Workmen's Circle, New York, N. Y.....	177,627.68	11,653.94	165,973.74
Total.....	64,748,395.81	6,678,849.64	58,069,546.17
<i>Foreign.</i>			
Foresters, Independent Order, Toronto, Canada.....	16,723,798.01	1,087,086.51	15,636,711.50
RECAPITULATION.			
Fraternal beneficial associations:			
Local.....	3,806,141.28	2,718,130.28	1,088,011.00
Domestic.....	64,748,395.81	6,678,849.64	58,069,546.17
Foreign.....	16,723,798.01	1,087,086.51	15,636,711.50
Grand total.....	85,278,335.10	10,484,066.43	74,794,268.67

¹ Deficit.² Statement not filed.

TABLE L.—*Income and disbursements during 1910 of fraternal beneficial associations transacting business in the District of Columbia.*

Name and location.	Total income.	Disbursements.		
		Total bene- fits paid.	All other dis- bursements.	Total dis- bursements.
DISTRICT OF COLUMBIA ASSOCIATIONS.				
American Workmen.....	\$15,437.50	\$1,445.50	\$13,142.16	\$14,587.66
Capitol Indemnity Society.....	480.00	68.00	356.40	424.40
Columbian Fraternal Association.....	3,091.61	.....	252.87	252.87
Famobrosis Society.....	8,023.17	3,436.25	3,584.76	7,021.01
Knights of Agriculture.....	3,459.46	606.00	2,440.02	3,046.02
Knights of Pythias, insurance department.....	2,796,291.05	1,864,729.35	400,817.81	2,265,547.16
Knights of Pythias, N. A., S. A., E. A., A., and A.....	7,905.30	5,950.00	1,178.50	7,128.50
Masonic Mutual Life Association.....	95,835.19	38,121.50	43,147.74	81,269.24
Patricians.....	26,861.02	13,702.42	11,605.06	25,307.48
Royal Benefit Society.....	240,227.74	98,816.53	146,754.66	245,571.19
United National Association of Post-Office Clerks ¹.....	.....	.....	.....	.....
Total.....	3,197,592.04	2,026,875.55	623,279.98	2,650,155.53
ASSOCIATIONS CHARTERED OUTSIDE THE DISTRICT OF COLUMBIA.				
Domestic.				
Ben Hur, Crawfordsville, Ind.....	1,463,922.21	1,098,472.67	274,743.39	1,373,216.06
Catholic Benevolent Legion, Brooklyn, N. Y....	758,526.58	706,042.53	21,602.37	727,644.90
Catholic Knights of America, St. Louis, Mo....	680,430.84	609,859.81	27,909.84	637,769.65
Catholic Women's Benevolent Legion, New York, N. Y.....	167,839.52	146,252.60	19,526.74	165,779.34
Golden Cross, United Order of, Knoxville, Tenn.	479,200.25	421,796.37	47,843.66	469,640.03
Heptasophs, Improved Order of, Baltimore, Md.	1,624,819.46	1,364,920.17	120,382.04	1,485,302.21
Iroquois, Order of, Buffalo, N. Y.....	47,657.46	27,487.18	13,270.50	40,757.68
Knights of Columbus, New Haven, Conn.....	1,182,656.78	571,772.78	224,404.69	801,177.47
Knights of the Maccabees of the World, Detroit, Mich.....	5,049,329.12	3,545,242.96	627,631.02	4,172,873.98
Knights of the Modern Maccabees, Port Huron, Mich.....	1,631,513.53	1,508,250.52	242,539.46	1,750,789.98
Ladies of the Maccabees of the World, Port Huron, Mich.....	1,784,945.21	829,813.96	303,222.18	1,133,036.14
Ladies of the Modern Maccabees, Port Huron, Mich.....	720,511.18	587,744.76	155,057.88	742,802.64
Loyal Guard, Flint, Mich.....	103,543.35	72,500.00	36,890.41	109,390.41
Modern Brotherhood of America, Mason City, Iowa.....	1,496,823.67	987,024.33	341,336.11	1,328,360.44
Modern Woodmen of America, Rock Island, Ill.	13,979,006.95	10,857,084.55	1,409,052.62	12,266,137.17
National Protective Legion, Waverly, N. Y....	2,048,495.11	2,387,535.89	299,230.50	2,686,766.39
National Union, Toledo, Ohio.....	2,637,743.61	2,384,200.00	224,642.29	2,608,842.29
Order of United Commercial Travelers of America, Columbus, Ohio.....	685,960.07	437,638.11	147,790.27	585,428.38
Protected Home Circle, Sharon, Pa.....	891,240.36	636,252.14	194,374.58	830,626.72
Royal Arcanum, Boston, Mass.....	8,558,910.50	8,121,830.59	221,807.06	8,343,637.65
Royal Highlanders, Aurora, Nebr.....	413,269.32	240,866.10	80,253.69	321,119.79
Royal Neighbors of America, Rock Island, Ill.	1,422,615.91	1,047,874.35	226,586.66	1,274,461.01
Shield of Honor, Baltimore, Md.....	173,963.55	150,000.00	11,546.59	161,546.59
Woodmen Circle, Supreme Forest, Omaha, Nebr.....	1,001,045.75	447,804.94	165,719.67	613,524.61
Woodmen of the World, Omaha, Nebr.....	8,592,431.13	5,298,266.44	1,117,659.46	6,415,925.90
Workmen's Circle, New York, N. Y.....	308,982.83	151,627.67	91,332.90	242,960.57
Total.....	57,805,384.25	44,638,161.42	6,651,356.58	51,289,518.00
Foreign.				
Foresters, Independent Order, Toronto, Canada.	5,146,260.53	2,737,643.07	544,429.63	3,282,072.70
RECAPITULATION.				
Fraternal beneficial associations:				
Local.....	3,197,592.04	2,026,875.55	623,279.98	2,650,155.53
Domestic.....	57,805,384.25	44,638,161.42	6,651,356.58	51,289,518.00
Foreign.....	5,146,260.53	2,737,643.07	544,429.63	3,282,072.70
Grand total.....	66,149,236.82	49,402,680.04	7,819,066.19	57,221,746.23

¹ No statement filed.

TABLE M.—*Entire business of fraternal beneficial association*

Name and location.	Certificates in force Dec. 31, 1909.	
	Number.	Amount.
DISTRICT OF COLUMBIA ASSOCIATIONS.		
American Workmen.....	645	\$65,400.00
Capitol Indemnity Society ²		
Columbian Fraternal Association.....		
Famobrosis Society.....	242	117,000.00
Knights of Industry.....	345	218,075.00
Knights of Pythias, insurance department.....	74,006	111,365,000.00
Knights of Pythias, N. A., S. A., E., A., and A.....	2,852	544,100.00
Masonic Mutual Life Association.....	2,344	2,788,575.00
Patricians.....	6,808	2,381,720.00
Royal Benefit Society.....	19,833	6,419,650.00
United National Association of Post-Office Clerks ¹		
Total.....	107,075	124,099,520.00
ASSOCIATIONS CHARTERED OUTSIDE THE DISTRICT OF COLUMBIA.		
<i>Domestic.</i>		
Ben Hur, Crawfordsville, Ind.....	106,216	129,243,000.00
Catholic Benevolent Legion, Brooklyn, N. Y.....	16,726	20,482,000.00
Catholic Knights of America, St. Louis, Mo.....	18,922	22,775,726.31
Catholic Women's Benevolent Legion, New York, N. Y.....	16,857	11,552,500.00
Golden Cross, United Order of, Knoxville, Tenn.....	18,314	18,724,750.00
Heptasophs, Improved Order of, Baltimore, Md.....	73,734	100,584,300.00
Iroquois, Order of, Buffalo, N. Y.....	2,187	3,213,480.00
Knights of Columbus, New Haven, Conn.....	74,509	77,452,000.00
Knights of the Maccabees of the World, Detroit, Mich.....	269,014	334,975,426.14
Knights of the Modern Maccabees, Port Huron, Mich.....	106,883	131,516,250.00
Ladies of the Maccabees of the World, Port Huron, Mich.....	129,145	99,643,849.39
Ladies of the Modern Maccabees, Port Huron, Mich.....	71,114	58,548,400.00
Loyal Guard, Flint, Mich.....	5,500	5,659,000.00
Modern Brotherhood of America, Mason City, Iowa.....	128,124	158,084,500.00
Modern Woodmen of America, Rock Island, Ill.....	1,045,869	1,666,487,000.00
National Protective Legion, Waverly, N. Y.....	137,357	36,491,265.00
National Union, Toledo, Ohio.....	63,650	126,224,000.00
Order of United Commercial Travelers of America, Columbus, Ohio.....	54,925	274,625,000.00
Protected Home Circle, Sharon, Pa.....	71,789	64,623,000.00
Royal Arcanum, Boston, Mass.....	242,928	493,306,529.85
Royal Highlanders, Aurora, Nebr.....	27,196	38,646,000.00
Royal Neighbors of America, Rock Island, Ill.....	179,906	192,109,000.00
Shield of Honor, Baltimore, Md.....	9,241	8,521,750.00
Woodmen Circle, Supreme Forest, Omaha, Nebr.....	75,806	68,829,100.00
Woodmen of the World, Omaha, Nebr.....	500,369	679,689,400.00
Workmen's Circle, New York, N. Y.....	31,581	9,649,200.00
Total.....	3,477,862	4,831,656,426.69
<i>Foreign.</i>		
Foresters, Independent Order, Toronto, Canada.....	233,030	239,241,845.00
RECAPITULATION.		
Fraternal beneficial associations:		
Local.....	107,075	124,099,520.00
Domestic.....	3,477,862	4,831,656,426.69
Foreign.....	233,030	239,241,845.00
Grand total.....	3,817,967	5,194,997,791.69

¹ No statement filed.² No business in District of Columbia.

licensed to transact business in the District of Columbia in 1910.

Certificates issued, increased, and reinstated during 1910.		Certificates ceased to be in force.		Certificates in force Dec. 31, 1910.	
Number.	Amount.	Number.	Amount.	Number.	Amount.
1,811	\$217,500.00	685	\$69,400.00	1,771	\$213,500.00
100	10,000.00	50	5,000.00	50	5,000.00
675	532,190.00	-----	-----	675	532,190.00
6	6,000.00	37	34,500.00	211	288,500.00
418	90,000.00	377	122,225.00	386	185,850.00
13,216	17,313,205.00	15,443	22,540,500.00	71,779	106,137,705.00
537	26,850.00	2,176	348,160.00	1,213	222,790.00
657	929,500.00	251	323,000.00	2,750	3,395,075.00
756	100,800.00	954	293,970.00	6,610	2,188,550.00
12,906	1,609,150.00	16,967	3,568,835.00	15,772	4,459,965.00
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31,082	20,835,195.00	36,940	27,305,590.00	101,217	117,629,125.00
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20,068	18,308,650.00	12,956	13,082,400.00	113,328	134,469,250.00
431	311,250.00	1,001	1,279,250.00	16,156	19,514,000.00
784	575,750.00	1,169	1,233,860.84	18,537	22,117,615.47
1,060	668,750.00	532	347,750.00	17,385	11,873,500.00
2,082	1,261,020.60	2,533	1,981,770.60	17,863	18,004,000.00
5,190	4,770,000.00	8,169	7,884,300.00	70,755	97,470,000.00
832	910,325.00	516	560,275.00	2,503	3,563,530.00
8,984	9,667,000.00	3,568	3,732,000.00	79,925	83,387,000.00
28,242	27,880,500.00	26,855	29,330,719.14	270,401	333,525,207.00
8,012	8,100,750.00	13,439	14,605,000.00	101,456	125,012,000.00
15,559	11,014,500.00	9,345	6,377,463.18	135,359	104,280,886.21
2,829	1,821,250.00	30,637	25,637,325.00	43,306	34,732,325.00
509	245,000.00	1,362	736,250.00	4,647	5,167,750.00
41,784	48,742,500.00	17,281	19,451,500.00	152,627	187,375,500.00
149,267	204,596,000.00	65,331	84,985,000.00	1,129,805	1,786,098,000.00
13,091	8,392,287.50	64,167	16,723,722.50	86,281	28,159,830.00
8,368	10,110,000.00	8,311	12,485,000.00	63,707	123,849,000.00
8,822	44,110,000.00	3,784	18,920,000.00	59,963	299,815,000.00
15,488	11,430,250.00	9,243	6,897,750.00	78,034	69,155,500.00
15,460	21,189,500.00	12,930	24,598,301.86	245,458	489,897,727.99
3,109	3,828,000.00	2,486	2,933,500.00	27,819	39,540,500.00
35,977	37,454,750.00	6,010	6,551,250.00	209,873	223,012,500.00
352	263,250.00	461	379,000.00	9,132	8,406,000.00
26,578	23,207,800.00	10,830	8,366,000.00	91,554	83,670,900.00
118,905	147,112,500.00	55,808	68,497,800.00	563,466	758,304,100.00
12,798	3,489,600.00	5,513	1,458,800.00	38,866	11,680,000.00
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544,581	649,461,183.10	374,237	379,035,988.12	3,648,206	5,102,081,621.67
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26,721	20,962,378.00	23,242	20,033,234.00	236,509	240,170,989.00
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31,082	20,835,195.00	36,940	27,305,590.00	101,217	117,629,125.00
544,581	649,461,183.10	374,237	379,035,988.12	3,648,206	5,102,081,621.67
26,721	20,962,378.00	23,242	20,033,234.00	236,509	240,170,989.00
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602,384	691,258,756.10	434,419	426,374,812.12	3,985,932	5,459,881,735.67

TABLE N.—*Business transacted in the District of Columbia*

Name and location.	Certificates in force Dec. 31, 1909.		Certificates issued and increased during 1910.		Certificates termi- nated during 1910.	
	No.	Amount.	No.	Amount.	No.	Amount.
DISTRICT OF COLUMBIA ASSOCIATIONS.						
American Workmen.....	34	\$3,400.00	52	\$7,000.00	30	\$3,200.00
Capitol Indemnity Society ¹						
Columbian Fraternal Association.....			157	73,000.00		
Famobrosis Society.....	6	8,000.00				
Knights of Industry.....	5	2,150.00	1	100.00		
Knights of Pythias, insurance department.....	401	588,000.00	37	45,500.00	69	108,000.00
Knights of Pythias, N. A., S. A., E., A., A., and A.....	336	62,100.00	34	1,700.00	29	8,700.00
Masonic Mutual Life Association.....	1,017	1,138,575.00	67	83,000.00	53	54,500.00
Patricians.....	48	63,750.00	2	200.00	1	2,000.00
Royal Benefit Society.....	313	47,825.00	62	13,685.00	28	10,730.00
United National Association of Post-Office Clerks ¹						
Total.....	2,161	1,913,800.00	412	224,185.00	210	187,130.00
ASSOCIATIONS CHARTERED OUTSIDE THE DISTRICT OF COLUMBIA.						
<i>Domestic.</i>						
Ben Hur, Crawfordsville, Ind.....	287	427,550.00	17	17,000.00	25	33,600.00
Catholic Benevolent Legion, Brooklyn, N. Y.....	41	86,500.00	1	1,000.00		2,000.00
Catholic Knights of America, St. Louis, Mo.....	328	457,160.13	12	11,250.00	22	27,811.35
Catholic Women's Benevolent Legion, New York, N. Y.....	508	309,750.00	83	52,000.00	25	13,750.00
Golden Cross, United Order of, Knoxville, Tenn.....	758	996,500.00	10	6,250.00	58	70,000.00
Heptasophs, Improved Order of, Balti- more, Md.....	463	753,500.00	20	27,500.00	35	53,255.44
Iroquois, Order of, Buffalo, N. Y.....	18	24,350.00				
Knights of Columbus, New Haven, Conn.....	301	310,000.00	6	8,000.00	20	20,000.00
Knights of the Maccabees of the World, Detroit, Mich.....	1,686	1,894,000.00	75	58,000.00	182	145,250.00
Knights of the Modern Maccabees, Port Huron, Mich.....	301	292,750.00	26	30,500.00	55	45,500.00
Ladies of the Maccabees of the World, Port Huron, Mich.....	1,033	614,800.00	153	73,750.00	108	39,250.00
Ladies of the Modern Maccabees, Port Huron, Mich.....	89	40,250.00	7	2,500.00	24	8,750.00
Loyal Guard, Flint, Mich.....	67	64,500.00			4	3,000.00
Modern Brotherhood of America, Mason City, Iowa ²						
Modern Woodmen of America, Rock Island, Ill.....	1,724	2,620,500.00	376	518,000.00	140	125,000.00
National Protective Legion, Waverly, N. Y.....	150	25,960.00	118	50,397.50	235	67,137.50
National Union, Toledo, Ohio.....	4,913	8,572,000.00	763	887,000.00	734	974,000.00
Order of United Commercial Travelers of America, Columbus, Ohio.....	64	320,000.00	24	120,000.00	2	10,000.00
Protected Home Circle, Sharon, Pa.....	480	308,750.00	55	36,000.00	81	47,250.00
Royal Arcanum, Boston, Mass.....	2,780	4,959,347.56	269	402,000.00	201	343,715.93
Royal Highlanders, Aurora, Nebr.....	107	143,500.00	3	3,000.00	6	8,000.00
Royal Neighbors of America, Rock Island, Ill.....	211	210,000.00	20	24,250.00	10	12,000.00
Shield of Honor, Baltimore, Md.....	176	139,250.00	2	2,000.00	5	5,000.00
Woodmen Circle, Supreme Forest, Omaha, Nebr.....	37	29,200.00	45	32,500.00	18	13,300.00
Woodmen of the World, Omaha, Nebr.....	482	593,700.00	165	191,000.00	102	118,200.00
Workmen's Circle, New York, N. Y.....	220	72,400.00	59	19,000.00	28	9,200.00
Total.....	17,224	24,266,217.69	2,309	2,572,897.50	2,120	2,194,970.22
<i>Foreign.</i>						
Foresters, Independent Order, Toronto, Canada.....	46	61,750.00	5	4,750.00	6	4,000.00
RECAPITULATION.						
Fraternal beneficial associations:						
Local.....	2,161	1,913,800.00	412	224,185.00	210	187,130.00
Domestic.....	17,224	24,266,217.69	2,309	2,572,897.50	2,120	2,194,970.22
Foreign.....	46	61,750.00	5	4,750.00	6	4,000.00
Grand total.....	19,431	26,241,767.69	2,726	2,801,832.50	2,336	2,386,100.22

¹ No statement filed.² No business in District of Columbia.

during 1910 by fraternal beneficial associations.

Certificates in force Dec. 31, 1910.		Losses and claims un- paid Dec. 31, 1909.		Losses and claims in- curred during 1910.		Losses and claims paid during 1910.		Amount saved by compro- mise.	Losses and claims un- paid Dec. 31, 1910.		Assess- ments collected during 1910.
No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.		No.	Amount.	
56	\$7,200.00			1	\$100.00	1	\$50.00	\$50.00			\$405.33
157	73,000.00										53.61
6	8,000.00										141.00
7	2,250.00										65.10
369	525,500.00	1	\$3,000.00	12	24,000.00	10	21,000.00		3	\$6,000.00	13,602.39
341	55,100.00			2	600.00	2	600.00				1,023.00
1,031	1,167,075.00	3	3,000.00	18	17,000.00	20	19,000.00		1	1,000.00	31,273.11
49	61,950.00										656.90
347	50,780.00	1	150.00	6	2,450.00	6	940.00	1,560.00	1	100.00	4,795.00
2,363	1,950,855.00	5	6,150.00	39	44,150.00	39	41,590.00	1,610.00	5	7,100.00	52,015.44
279	410,950.00			6	8,300.00	5	7,750.00		1	550.00	3,837.46
42	85,500.00										4,137.76
318	440,598.78	1	2,000.00	12	15,811.35	13	17,811.35				13,258.14
566	348,000.00	1	500.00	3	1,250.00	3	1,250.00		1	500.00	4,514.55
710	932,750.00			19	28,500.00	18	26,500.00		1	2,000.00	28,552.82
448	727,744.56			7	13,255.44	5	10,255.44		2	3,000.00	11,853.64
18	24,350.00										270.00
287	298,000.00			3	3,000.00	1	1,000.00		2	2,000.00	4,356.69
1,579	1,806,750.00	1	500.00	16	19,000.00	17	19,400.00	100.00			25,345.63
272	277,750.00			2	2,000.00	2	2,000.00				3,367.60
1,078	649,300.00			3	1,750.00	3	1,750.00				11,362.95
72	34,000.00			1	500.00				1	500.00	430.37
63	61,500.00			2	2,000.00	2	2,000.00				1,242.36
1,960	3,013,500.00			8	13,000.00	7	12,000.00		1	1,000.00	23,230.53
33	9,220.00										1,182.08
4,942	8,485,000.00	7	17,000.00	82	187,000.00	81	192,000.00	2,000.00	8	10,000.00	171,048.22
86	430,000.00										544.00
454	297,500.00	1	1,000.00	4	2,500.00	3	1,500.00		2	2,000.00	3,754.82
2,848	5,017,631.63	2	3,979.36	49	105,967.10	48	102,946.45	.01	3	7,000.00	87,142.33
104	138,500.00										129,370.00
221	222,250.00										1,461.55
173	136,250.00										2,330.34
64	48,400.00										502.73
545	666,500.00		300.00	3	3,300.00	2	2,250.00	250.00	1	1,100.00	7,685.30
251	82,200.00										1,033.40
17,413	24,644,144.97	13	25,279.36	220	407,133.89	210	400,413.24	2,350.01	23	29,650.00	541,815.27
45	62,500.00										1,129.14
2,363	1,950,855.00	5	6,150.00	39	44,150.00	39	41,590.00	1,610.00	5	7,100.00	52,015.44
17,413	24,644,144.97	13	25,279.36	220	407,133.89	210	400,413.24	2,350.01	23	29,650.00	541,815.27
45	62,500.00										1,129.14
19,821	26,657,499.97	18	31,429.36	259	451,283.89	249	442,003.24	3,960.01	28	36,750.00	594,959.85



ABSTRACTS.

COMPILED FROM ANNUAL STATEMENTS OF FRATERNAL BENEFICIAL
ASSOCIATIONS, SHOWING THEIR CONDITION ON
DECEMBER 31, 1910.

THE AMERICAN WORKMEN OF THE DISTRICT OF COLUMBIA.

[Incorporated, 1908; commenced business, 1909. J. B. Harrell, president; J. B. Harrell, jr., secretary
Home office, 617 F Street NW., Washington, D. C.]

I.—BALANCE SHEET.

Ledger assets Dec. 31 of previous year.....	\$357.40
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II.—INCOME.

Gross amount of assessments paid by members:	
For reserve.....	\$70.68
For sick and accident.....	1,552.83
Gross amount of assessments for expenses.....	6,519.39
Gross amount of membership fees received by the association.....	5,751.50
Medical examiners' fees actually received by the association.....	1,291.50
All other assessments, dues, or fees.....	247.60
Total.....	15,433.50
Sale of lodge supplies.....	4.00
Total income.....	15,437.50
Sum of both amounts.....	15,794.90

III.—DISBURSEMENTS.

Death claims.....	\$275.00
Sick and accident claims.....	1,170.50
Total benefits paid.....	\$1,445.50
Commissions and fees paid to deputies or organizers.....	8,300.82
Salaries of deputies and organizers.....	75.00
Salaries of office employees (3).....	1,306.00
Salaries and fees paid supreme medical examiners.....	430.50
Salaries and fees paid to subordinate medical examiners.....	861.00
Traveling and other expenses of officers, trustees, and committees.....	40.00
For collection and remittance of assessments and dues.....	458.16
Insurance department fees.....	143.50
Rent.....	242.00
Advertising, printing, and stationery.....	369.27
Postage, express, telegraph, and telephone.....	356.23
Lodge supplies.....	103.50
Legal expense in litigating claims, \$174; other legal expenses, \$18.....	192.00
Miscellaneous expenses.....	264.18
Total disbursements.....	14,587.66
Balance.....	1,207.24

IV.—LEDGER ASSETS.

Cash in association's office and in bank.....	1,207.24
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NONLEDGER ASSETS.

Furniture and fixtures, office supplies, and typewriters.....	250.00
Gross assets.....	1,457.24

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures, typewriter, and office supplies.....	250.00
Total admitted assets.....	1,207.24

V.—LIABILITIES.

Balance, to protect contracts, in addition to the right of assessment.....	1,207.24
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VIII.—EXHIBIT OF CERTIFICATES.

	Total business of the year.		Business in District of Columbia during year.	
	Number.	Amount.	Number.	Amount.
Benefit certificates in force Dec. 31, 1909, as per last statement.....	645	\$65,400.00	34	\$3,400.00
Benefit certificates written during the year.....	1,811	186,700.00	52	5,200.00
Benefit certificates increased during the year.....		30,800.00		1,800.00
Total.....	2,456	282,900.00	86	10,400.00
Deduct terminated or decreased during the year.....	685	69,400.00	30	3,200.00
Total benefit certificates in force Dec. 31, 1910....	1,771	213,500.00	56	7,200.00
Benefit certificates terminated by death during the year.....	5	275.00	1	50.00
Benefit certificates terminated by lapse during the year.....	685	69,400.00	30	3,200.00

Received during the year from members in District of Columbia:

Mortuary and reserve.....	\$9.73
Sick and accident.....	103.97
Expense.....	291.63
Total.....	405.33

IX.—EXHIBIT OF DEATH CLAIMS.

	Total claims.		District of Columbia claims.	
	Number.	Amount.	Number.	Amount.
Claims (face value) incurred during the year.....	5	\$500.00	1	\$100.00
Total.....	5	500.00	1	100.00
Claims paid during the year.....	5	275.00	1	50.00
Balance.....		225.00		50.00
Saved by compromising or scaling down claims during the year.....		225.00		50.00

XI.—EXHIBIT OF SICK AND ACCIDENT CLAIMS.

	Total claims.		District of Columbia claims.	
	Number.	Amount.	Number.	Amount.
Claims incurred during the year.....	158	\$1,170.50	4	\$33.00
Claims paid during the year.....	158	1,170.50	4	33.00

THE CAPITOL INDEMNITY SOCIETY OF THE DISTRICT OF COLUMBIA.

[Incorporated, 1909; commenced business, 1909. R. P. Stewart, president; Charles F. Pike, secretary.
Home office, 877 Drexel Building, Philadelphia, Pa.]

II.—INCOME.

All assessments, dues or fees.....	\$280.00
Contributed by officer.....	200.00
Total income.....	\$480.00

III.—DISBURSEMENTS.

Sick and accident claims.....	\$68.00
Salaries of office employees (1).....	72.00
For collection and remittance of assessments and dues.....	28.27
Insurance department fees.....	5.00
Rent.....	36.00
Advertising, printing, and stationery.....	96.00
Postage, express, telegraph, and telephone.....	11.50

Lodge supplies.....	\$10. 13	
Legal expenses.....	40. 00	
Attorney and office at Washington, D. C.....	35. 00	
Expenses at Washington, D. C., securing charter, and organization.....	14. 50	
Two trips to Harrisburg.....	8. 00	
Total disbursements.....		\$424. 40
Balance.....		55. 60

IV.—LEDGER ASSETS.

Cash in bank.....	55. 60
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V.—LIABILITIES.

Balance to protect contracts, in addition to the right of assessment.....	55. 60
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VIII.—EXHIBIT OF CERTIFICATES.

	Number.	Amount.
Benefit certificates written during the year (6 months from July 1, 1910).....	100	\$10,000. 00
Deduct terminated or decreased during the year.....	50	5,000. 00
Total benefit certificates in force Dec. 31, 1910.....	50	5,000. 00
Benefit certificates terminated by lapse during the year.....	50	5,000. 00

X.—EXHIBIT OF SICK AND ACCIDENT CLAIMS.

	Number.	Amount.
Claims incurred during the year (6 months from July 1, 1910).....	3	\$68. 00
Claims paid during the year.....	3	68. 00

COLUMBIAN FRATERNAL ASSOCIATION OF THE DISTRICT OF COLUMBIA.

[Incorporated, 1910; commenced business, 1910. Edward L. Stock, president; J. A. Sykes, secretary.
Home office, 1009 Ninth Street NW., Washington, D. C.]

II.—INCOME.

Gross amount of assessments for expenses.....	\$71. 61	
Contributed by incorporators.....	3,000. 00	
Total income.....		\$3,071. 61

III.—DISBURSEMENTS.

Commissions and fees paid to deputies or organizers.....	\$2. 70	
Salaries and fees paid to subordinate medical examiners.....	21. 60	
Insurance department fees.....	60. 00	
Advertising, printing, and stationery.....	156. 75	
Postage, express, telegraph, and telephone.....	11. 82	
Total disbursements.....		252. 87
Balance.....		2,818. 74

IV.—LEDGER ASSETS.

Deposited in banks (not on interest).....	2,818. 74
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NONLEDGER ASSETS.

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	109. 76
Gross assets.....	2,928. 50

DEDUCT ASSETS NOT ADMITTED.

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge..	109. 76
Total admitted assets.....	2,818. 74

V.—LIABILITIES.

All other liabilities, printing and supplies.....	70. 90
Balance to protect contracts, in addition to the right of assessment.....	2,747. 84

VIII.—EXHIBIT OF CERTIFICATES.

	Total business of the year.		Business in District of Columbia during year.	
	Number.	Amount.	Number.	Amount.
Benefit certificates written during the year.....	675	\$532,190.00	157	\$73,000.00
Total benefit certificates in force Dec. 31, 1910.....	675	532,190.00	157	73,000.00

Received during the year from members in District of Columbia, expenses..... \$53.61

FAMOBROSIS SOCIETY OF THE DISTRICT OF COLUMBIA.

[Incorporated 1901; commenced business, 1901. Joseph Clark, national guardian; Ellis F. Waring, national scribe-treasurer. Home office, 512 Washington Loan & Trust Building, Washington, D. C.]

I.—BALANCE SHEET.

Ledger assets Dec. 31 of previous year..... \$26,484.74

II.—INCOME.

Gross amount of assessments paid by members:

For mortuary..... \$3,586.35
 For reserve..... 398.44
 Gross amount of per capita tax..... 365.00
 Expenses..... 1,328.31

Total paid by members..... \$5,678.10
 Interest from all sources..... 759.60
 From section B members..... 1,585.47

Total income..... 8,023.17

Sum of both amounts..... 34,507.91

III.—DISBURSEMENTS.

Death claims..... \$3,436.25
 Commissions and fees paid to deputies or organizers..... 2.57
 Salaries of officers and trustees (3)..... 1,753.12
 Salaries of office employees (1)..... 300.00
 Traveling and other expenses of officers, trustees, and committees..... 387.40
 Insurance department fees..... 24.32
 Rent..... 234.38
 Advertising, printing, and stationery..... 140.25
 Postage, express, telegraph, and telephone..... 54.12
 Legal expenses..... 514.35
 Auditing committee..... 18.75
 Certificate of indebtedness..... 155.50

Total disbursements..... 7,021.01

Balance..... 27,486.90

IV.—LEDGER ASSETS.

Deposited in trust companies and banks on interest..... 27,486.90

NONLEDGER ASSETS.

Interest due and accrued on assets..... 435.00
 Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.. 425.00

Total admitted assets..... 28,346.90

V.—LIABILITIES.

Death claims reported but not yet adjusted (1)..... 2,076.00

Balance to protect contracts, in addition to the right of assessment..... 26,270.90

VIII.—EXHIBIT OF CERTIFICATES.

	Total business of the year.		Business in District of Columbia during year.	
	Number.	Amount.	Number.	Amount.
Benefit certificates in force Dec. 31, 1909, as per last statement.....	242	\$317,000.00	6	\$8,000.00
Benefit certificates written during the year reinstated....	6	6,000.00		
Total.....	248	323,000.00		
Deduct terminated or decreased during the year.....	37	34,500.00		
Total benefit certificates in force Dec. 31, 1910.....	211	288,500.00	6	8,000.00
Benefit certificates terminated by death during the year.....	5	5,000.00		
Benefit certificates terminated by lapse during the year..	32	29,500.00		

Received during the year from members in District of Columbia:

Mortuary.....	\$95.18
Expense.....	35.25
Reserve.....	10.57
Total.....	141.00

IX.—EXHIBIT OF DEATH CLAIMS.

	Number.	Amount.
Claims unpaid Dec. 31, 1909, as per last statement.....	1	\$347.20
Claims (face value) incurred during the year.....	4	2,989.05
Total.....	5	3,436.25
Claims paid during the year.....	5	3,436.25
Claims unpaid Dec. 31, 1910 (reported).....	1	2,076.00

KNIGHTS OF INDUSTRY OF THE DISTRICT OF COLUMBIA.

[Incorporated, 1905; commenced business, 1906. Thomas P. Moore, president; William H. Coneby, secretary. Home office, Warder Building, Washington, D. C.]

I.—BALANCE SHEET.

Ledger assets Dec. 31 of previous year.....	\$2,000.15
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II.—INCOME.

Gross amount of assessments paid by members:	
For mortuary.....	\$2,097.51
Assessments for expenses.....	494.10
Gross amount of membership fees received by the association..	128.25
All other assessments, dues, or fees.....	678.52
Total.....	3,398.38
Deduct payments returned to applicants or members.....	34.25
Total paid by members.....	\$3,364.13
Interest on bank account.....	50.03
Sale of lodge supplies.....	12.30
For organizer license.....	18.00
Fees returned by Texas.....	15.00
Total income.....	3,459.46
Sum of both amounts.....	5,459.61

III.—DISBURSEMENTS.

Death claims.....	\$57.00
Sick and accident claims.....	549.00
Total benefits paid.....	\$606.00
Commissions and fees paid to deputies or organizers.....	288.37
Salaries of officers and trustees (1).....	1,060.00
Other compensation of officers and trustees.....	120.00
Salaries of office employees (1).....	199.30
Other compensation of office employees.....	2.00
Salaries and fees paid supreme medical examiners.....	8.10

Salaries and fees paid to subordinate medical examiners.....	\$3. 00
Insurance department fees.....	103. 00
Rent.....	120. 00
Advertising, printing, and stationery.....	292. 21
Postage, express, telegraph, and telephone.....	105. 17
Lodge supplies.....	6. 93
Legal expenses.....	64. 09
Furniture and fixtures.....	35. 00
Towel service.....	5. 63
Electric light.....	1. 27
Stolen from desk.....	11. 85
Repairs to desk.....	. 50
Oil for floor.....	. 25
To revision of ritual.....	10. 00
Recording decree.....	. 65
Certified copies of decree.....	2. 70
Total disbursements.....	\$3,046. 02
Balance.....	2,413. 59

IV.—LEDGER ASSETS.

Deposited in trust companies and banks on interest.....	\$2,297. 56
Cash in association's office.....	116. 03
Total admitted assets.....	2,413. 59

V.—LIABILITIES.

Sick and accident claims reported but not yet adjusted (1).....	15. 00
Balance to protect contracts, in addition to the right of assessment.....	2,398. 59

VIII.—EXHIBIT OF CERTIFICATES.

	Total business of the year.		Business in District of Columbia during year.	
	Number.	Amount.	Number.	Amount.
Benefit certificates in force Dec. 31, 1909, as per last statement.....	345	\$218,075. 00	6	\$2,150. 00
Benefit certificates written during the year.....	418	90,000. 00	1	100. 00
Total.....	763	308,075. 00	7	2,250. 00
Deduct terminated or decreased during the year.....	377	122,225. 00		
Total benefit certificates in force Dec. 31, 1910....	386	185,850. 00	7	2,250. 00
Benefit certificates terminated by death during the year.....	1	500. 00		
Benefit certificates terminated by lapse during the year.....	376	121,725. 00		

Received during the year from members in District of Columbia:

Mortuary.....	\$45. 32
Expense.....	19. 78
Total.....	65. 10

IX.—EXHIBIT OF DEATH CLAIMS.

	Number.	Amount.
Claims (face value) incurred during the year.....	1	\$57. 00
Claims paid during the year.....	1	57. 00

X.—EXHIBIT OF SICK AND ACCIDENT CLAIMS.

	Number.	Amount.
Claims incurred during the year.....	60	\$549. 00
Claims paid during the year.....	60	549. 00

SUPREME LODGE, KNIGHTS OF PYTHIAS, INSURANCE DEPARTMENT, OF THE DISTRICT OF COLUMBIA.

[Reincorporated, 1894; commenced business, 1877. Union B. Hunt, president; W. O. Powers, secretary.
Home office, Indiana Pythian Building, Indianapolis, Ind.]

I.—BALANCE SHEET.

Ledger assets Dec. 31 of previous year..... \$2,915,642.70

II.—INCOME.

Gross amount of assessments paid by members:

For mortuary.....	\$1,419,970.47
For reserve.....	783,629.06
Gross amount of membership fees received by the association.....	8,727.00
All other assessments, dues, or fees.....	444,417.91

Total.....	2,648,017.44
Deduct payments returned to applicants or members.....	2,039.79

Total paid by members.....	\$2,654,704.65
Interest on mortgage loans.....	9,223.68
Interest on bonds and dividends on stocks.....	129,108.56
Interest from all other sources.....	2,444.65
Gross rent from association's property.....	525.00
Miscellaneous fees.....	202.36
Protested checks.....	82.15

Total income.....	2,796,291.05
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Sum of both amounts.....	5,711,933.75
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III.—DISBURSEMENTS.

Death claims.....	\$1,864,729.35
Commissions and fees paid to deputies or organizers.....	117,335.80
Salaries of deputies and organizers.....	2,401.50
Salaries of officers and trustees.....	11,612.50
Other compensation of officers and trustees.....	8,102.60
Salaries of office employees.....	42,579.83
Salaries and fees paid supreme medical examiners.....	3,600.00
Salaries and fees paid subordinate medical examiners.....	15,206.00
Traveling and other expenses of officers, trustees, and committees.....	6,610.54
For collection and remittance of assessments and dues.....	128,878.15
Insurance department fees.....	775.00
Rent.....	5,356.64
Advertising, printing, and stationery.....	16,269.44
Postage, express, telegraph, and telephone.....	10,138.27
Official publication.....	5,597.41
Legal expense in litigating claims.....	6,506.34
Furniture and fixtures.....	2,462.73
Taxes, repairs, and other expenses on real estate.....	1,852.95
Loss on sale or maturity of ledger assets, amortization of premiums on bonds.....	\$4,868.91
Loss on sale of bonds Keokuk, Iowa.....	25.00
Premium on fidelity bonds.....	4,893.90
Actuarial expenses.....	2,640.59
Exchange.....	5,512.00
Discount on assessments—paid in advance.....	253.70
Taxes on personal property.....	705.31
Protested checks.....	126.66
Miscellaneous expenses.....	160.93
	1,239.01

Total disbursements.....	2,265,547.16
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Balance.....	3,446,386.59
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IV.—LEDGER ASSETS.

Book value of real estate.....	\$34,000.00
Mortgage loans on real estate, first liens.....	248,500.00
Book value of bonds.....	3,004,987.18
Deposited in trust companies and banks on interest.....	125,093.88
Cash in association's office.....	750.00
Organizers' balances.....	31,976.73
Other ledger assets, certificate loans.....	1,078.80

Total ledger assets.....	3,446,386.59
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NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$528.52	
Interest due and accrued on bonds.....	30,053.09	
Rents due and accrued.....	175.00	
Total interest and rents due and accrued.....		\$30,756.61
Market value (not including interest) bonds and stocks over book value.....		11,010.85
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge..		34,163.51
Furniture and fixtures.....		8,316.55
Postage on hand.....		394.80
Buttons, emblems, etc.....		432.13
Gross assets.....		3,531,461.04

DEDUCT ASSETS NOT ADMITTED.

Balance due from organizers not secured by bonds.....	31,976.73	
Furniture and fixtures.....	8,316.55	
Postage on hand.....	394.80	
Buttons, emblems, etc.....	432.13	
		41,120.21
Total admitted assets.....		3,490,340.83

V.—LIABILITIES.

Death claims resisted (2).....	\$4,000.00	
Death claims reported but not yet adjusted (107).....	194,500.00	
Total unpaid claims.....	198,500.00	
Salaries, rents, expenses, commissions, etc., due or accrued.....	36,345.63	
Taxes due or accrued.....	430.00	
Advance assessments.....	9,043.83	
W. H. Gurney, claim.....	189.70	
Reserve on certificates in plans A, B, and D of the fifth class.....	2,219,042.23	
Total liabilities.....		2,463,551.39
Balance to protect contracts, in addition to the right of assessment.....		1,026,789.44

VIII.—EXHIBIT OF CERTIFICATES.

	Total business of the year.		Business in District of Columbia during year.	
	Number.	Amount.	Number.	Amount.
Benefit certificates in force Dec. 31, 1909, as per last statement.....	74,006	\$111,365,000.00	401	\$588,000.00
Benefit certificates written during the year.....	13,216	17,313,205.00	37	45,500.00
Total.....	87,222	128,678,205.00	438	633,500.00
Deduct terminated or decreased during the year.....	15,443	22,540,500.00	69	108,000.00
Total benefit certificates in force Dec. 31, 1910.....	71,779	106,137,705.00	369	525,500.00
Benefit certificates terminated by death during the year.....	1,076	1,964,000.00	12	24,000.00
Benefit certificates terminated by lapse during the year.....	14,367	20,576,500.00	57	84,000.00

Received during the year from members in District of Columbia:

Mortuary.....	\$11,620.35
Expense.....	1,982.04
Total.....	13,602.39

IX.—EXHIBIT OF DEATH CLAIMS.

	Total claims.		District of Columbia claims.	
	Number.	Amount.	Number.	Amount.
Claims unpaid Dec. 31, 1909, as per last statement.....	74	\$133,500.00	1	\$3,000.00
Claims (face value) incurred during the year.....	1,076	1,964,000.00	12	24,000.00
Total.....	1,150	2,097,500.00	13	27,000.00
Claims paid during the year.....	1,041	1,864,729.35	10	21,000.00
Balance.....	109	232,770.65	3	6,000.00
Saved by compromising or scaling down claims during the year.....		34,270.65		
Claims unpaid Dec. 31, 1910.....	109	198,500.00	3	6,000.00

THE KNIGHTS OF PYTHIAS OF NORTH AMERICA, SOUTH AMERICA, EUROPE, ASIA, AFRICA, AND AUSTRALIA, OF THE DISTRICT OF COLUMBIA.

[Incorporated, 1905; commenced business, 1903. S. W. Green, president; C. K. Robinson, secretary.
Home office, 226 South Robertson Street, New Orleans, La.]

I.—BALANCE SHEET.

Ledger assets Dec. 31 of previous year..... \$19,673.16

II.—INCOME.

Gross amount of assessments paid by members:

For mortuary..... \$537.25

Gross amount of membership fees received by the association.. 6,641.00

Total paid by members..... \$7,178.25

Interest from bank deposits..... 727.05

Total income..... 7,905.30

Sum of both amounts..... 27,578.46

III.—DISBURSEMENTS.

Death claims..... \$5,950.00

Salaries of officers and trustees (4)..... 681.25

Salaries and fees paid supreme medical examiners..... 225.80

Insurance department fees..... 5.00

Rent..... 45.00

Advertising, printing, and stationery..... 178.90

Postage, express, telegraph, and telephone..... 42.55

Total disbursements..... 7,128.50

Balance..... 20,449.96

IV.—LEDGER ASSETS.

Deposited in trust companies and banks on interest..... \$18,044.21

Cash in association's office and deposited in banks (not on interest)..... 2,405.75

Total ledger assets..... 20,449.96

NONLEDGER ASSETS.

Furniture and fixtures..... 657.00

Gross assets..... 21,106.96

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures..... 657.00

Total admitted assets..... 20,449.96

V.—LIABILITIES.

Death claims adjusted not yet due (2)..... \$400.00

Death claims resisted (1)..... 100.00

Total death claims..... 500.00

Balance to protect contracts, in addition to the right of assessment..... 19,949.96

VIII.—EXHIBIT OF CERTIFICATES.

	Total business of the year.		Business in District of Columbia during year.	
	Number.	Amount.	Number.	Amount.
Benefit certificates in force Dec. 31, 1909, as per last statement.....	2,852	\$544,100.00	336	\$62,100.00
Benefit certificates written during the year.....	537	26,850.00	34	1,700.00
Total.....	3,389	570,950.00	370	63,800.00
Deduct terminated or decreased during the year.....	2,176	348,160.00	29	8,700.00
Total benefit certificates in force Dec. 31, 1910....	1,213	122,790.00	341	55,100.00
Benefit certificates terminated by death during the year.....	20	4,000.00	2	600.00
Benefit certificates terminated by lapse during the year.....	2,156	118,790.00	27	8,100.00
Benefit certificates decreased during the year.....		225,370.00		

Received during the year from members in District of Columbia, mortuary and reserve..... \$1,023.00

IX.—EXHIBIT OF DEATH CLAIMS.

	Total claims.		District of Columbia claims.	
	Number.	Amount.	Number.	Amount.
Claims (face value) incurred during the year.....	20	\$4,400.00	2	\$600.00
Claims paid during the year.....	18	4,000.00	2	600.00
Claims unpaid Dec. 31, 1910.....	2	400.00	.....	.....

MASONIC MUTUAL LIFE ASSOCIATION OF THE DISTRICT OF COLUMBIA.

[Incorporated, 1869; commenced business, 1869. George Gibson, president; William Montgomery, secretary. Home office, New Masonic Temple, Washington, D. C.]

I.—BALANCE SHEET.

Ledger assets Dec. 31 of previous year..... \$182,103.58

II.—INCOME.

Gross amount of assessments paid by members:		
For mortuary and reserve.....	\$66,058.65	
Assessments for expenses.....	11,633.60	
Medical examiners' fees actually received by the association..	6.00	
All other assessments, dues or fees.....	7,842.29	
Other payments by members.....	20.50	
Total.....	85,561.04	
Deduct payments returned to applicants or members.....	24.94	
Total paid by members.....		\$85,536.10
Interest on mortgage loans.....	4,874.43	
Interest on collateral loans.....	2,127.66	
Gross rent from association's property.....	1,200.00	
		8,202.09
Liens on changed policies.....		2,097.00
Total income.....		\$95,835.19
Sum of both amounts.....		277,938.77

III.—DISBURSEMENTS.

Death claims.....	\$34,750.00	
Policy loans charged off by lapses.....	3,371.50	
Total benefits paid.....		\$38,121.50
Commissions and fees paid to deputies or organizers.....		11,446.18
Salaries of officers and trustees (3).....		3,250.00
Salaries and other compensation of committees.....		338.00
Salaries of office employees (6).....		3,280.75
Salaries and fees paid supreme medical examiners.....		356.50
Salaries and fees paid to subordinate medical examiners.....		2,351.00
Traveling and other expenses of officers, trustees, committees, and agents....		1,528.10
For collection and remittance of assessments and dues.....		776.73
Insurance department fees.....		333.75
Rent.....		1,249.97
Advertising, printing, and stationery.....		2,024.38
Postage, express, telegraph, and telephone.....		1,511.68
Legal expenses.....		100.00
Furniture and fixtures.....		183.00
Taxes, repairs, and other expenses on real estate.....		207.17
Actuary.....		114.00
Valuation policies insurance department, District of Columbia.....		90.00
Rent, safe deposit box.....		5.00
Premiums on bonds, officers and agents.....		79.50
Mortgage on property and interest.....		10,235.58
Associated Fraternities of America.....		54.05
Fire insurance, 419 Eleventh Street NW.....		54.00
Incidentals.....		451.68
Agents' balances charged off.....		3,131.72
Total disbursements.....		81,269.24
Balance.....		196,669.53

IV.—LEDGER ASSETS.

Book value of real estate.....	\$20,000.00	
Mortgage loans on real estate, first liens.....	103,084.52	
Loans secured by pledge of bonds, stocks, or other collateral.....	5,000.00	
Deposited in trust companies and banks on interest.....	3,150.66	
Cash in association's office, \$738.48; deposited in banks (not on interest), \$9,512.46.....	10,250.94	
Bill receivable, \$2,541.86; organizers' balances, \$2,894.81.....	5,436.67	
Policy liens.....	49,746.74	
Total ledger assets.....		\$196,669.53

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,703.07	
Interest due and accrued on collateral loans.....	412.75	
Total interest due and accrued.....		2,115.82
Market value of real estate over book value.....		1,000.00
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge..		1,054.35
Net due and deferred premiums on reserve fund.....		23,939.13
Office furniture and fixtures.....		1,886.93
Gross assets.....		226,665.76

DEDUCT ASSETS NOT ADMITTED.

Office furniture and fixtures.....	1,886.93
Total admitted assets.....	224,778.83

V.—LIABILITIES.

Death claims reported but not yet adjusted (3).....	\$3,750.00
Reserve at 3½ per cent, American experience table of mortality on reserve fund policies, modified preliminary term valuation.....	197,631.00
Total liabilities.....	201,381.00
Balance to protect contracts, in addition to the right of assessment.....	23,397.83

VIII.—EXHIBIT OF CERTIFICATES.

	Total business of the year.		Business in District of Columbia during year.	
	Number.	Amount.	Number.	Amount.
Benefit certificates in force Dec. 31, 1909, as per last statement.....	2,344	\$2,788,575.00	1,017	\$1,138,575.00
Benefit certificates written during the year.....	657	929,500.00	67	83,000.00
Total.....	3,001	3,718,075.00	1,084	1,221,575.00
Deduct terminated or decreased during the year.....	251	323,000.00	53	54,500.00
Total benefit certificates in force Dec. 31, 1910....	2,750	3,395,075.00	1,031	1,167,075.00
Benefit certificates terminated by death during the year.	32	35,500.00	18	17,000.00
Benefit certificates terminated by lapse during the year.	219	287,500.00	35	37,500.00

Received during the year from members in District of Columbia, mortuary and reserve..... \$31,273.11

IX.—EXHIBIT OF DEATH CLAIMS.

	Total claims.		District of Columbia claims.	
	Number.	Amount.	Number.	Amount.
Claims unpaid Dec. 31, 1909, as per last statement.....	3	\$3,000.00	3	\$3,000.00
Claims (face value) incurred during the year.....	32	35,500.00	18	17,000.00
Total.....	35	38,500.00	21	20,000.00
Claims paid during the year.....	32	34,750.00	20	19,000.00
Claims unpaid Dec. 31, 1910.....	3	3,750.00	1	1,000.00

PATRICIANS OF THE DISTRICT OF COLUMBIA.

[Incorporated, 1897; commenced business, 1897. W. S. Linton, president; David Swinton, secretary.
Home office, Saginaw, Mich.]

I.—BALANCE SHEET.

Ledger assets Dec. 31 of previous year..... \$3,079.32

II.—INCOME.

Gross amount of assessments paid by members:	
Gross amount of per capita tax and annual dues.....	\$1,867.91
Gross amount of membership fees received by the association..	23.00
All other assessments, dues, or fees.....	21,648.56
Promotion.....	2,040.75
Total.....	25,580.22
Deduct payments returned to applicants or members.....	5.20
Total paid by members.....	\$25,575.02
Interest from all other sources.....	42.14
Gross rent from subtenants.....	1,231.70
Sale of lodge supplies.....	12.16
Total income.....	26,861.02
Sum of both amounts.....	29,940.34

III.—DISBURSEMENTS.

Death claims.....	\$12,652.20
Permanent disability claims.....	50.00
Sick and accident claims.....	1,000.22
Total benefits paid.....	\$13,702.42
Commissions and fees paid to deputies or organizers.....	1,335.67
Salaries of officers and trustees (6).....	4,774.95
Salaries of office employees (5).....	1,695.35
Salaries and fees paid supreme medical examiners.....	5.00
Traveling and other expenses of officers, trustees, and committees.....	511.44
Insurance department fees.....	30.50
Rent.....	1,817.85
Advertising, printing, and stationery.....	26.50
Postage, express, telegraph, and telephone.....	887.75
Lodge supplies.....	314.00
Official publication.....	107.85
Legal expense in litigating claims.....	66.40
Fire insurance.....	31.80
Total disbursements.....	25,307.48
Balance.....	4,632.86

IV.—LEDGER ASSETS.

Deposited in trust companies and banks on interest.....	\$2,250.12
Deposited in banks (not on interest).....	2,382.74
Total ledger assets.....	4,632.86

NONLEDGER ASSETS.

Rents due.....	495.00
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge..	1,644.49
Bills receivable.....	107.90
Due from membership for promotion, \$154.30; per capita, \$1,464.....	\$1,618.30
Supplies and stock, \$1,076.25; supplies, \$172.80.....	1,249.15
Equity in leased property.....	1,550.00
Furniture and fixtures.....	1,475.00
Due from Phalanx's.....	1,000.00
Total.....	6,892.45
Gross assets.....	13,772.70

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	107.90
Equity in leased property.....	1,550.00
Supplies and stock.....	1,076.35
Due for supplies.....	172.80
Due from Phalanx's.....	1,000.00
Furniture and fixtures.....	1,475.00
Total.....	5,382.05
Total admitted assets.....	8,390.65

V.—LIABILITIES.

Death claims reported but not yet adjusted.....	\$1,694.15
Present value of deferred death and disability claims payable in instalments..	750.00
Total unpaid claims.....	\$2,444.15
Balance, to protect contracts, in addition to the right of assessment.....	5,946.50

VIII.—EXHIBIT OF CERTIFICATES.

	Total business of the year.		Business in District of Columbia during year.	
	Number.	Amount.	Number.	Amount.
Benefit certificates in force Dec. 31, 1909, as per last statement	6,808	\$2,381,720.00	48	\$63,750.00
Benefit certificates written during the year.....	756	109,800.00	2	200.00
Total.....	7,564	2,482,520.00	50	63,950.00
Deduct terminated or decreased during the year.....	954	293,970.00	1	2,000.00
Total benefit certificates in force Dec. 31, 1910....	6,610	2,188,550.00	49	61,950.00

Received during the year from members in District of Columbia:	
Beneficial.....	\$575.75
Per capita.....	37.50
General expense.....	43.65
Total.....	656.90

IX.—EXHIBIT OF DEATH CLAIMS.

	Number.	Amount.
Claims unpaid Dec. 31, 1909, as per last statement.....	3	\$2,903.50
Claims (face value) incurred during the year.....	16	11,442.85
Total.....	19	14,346.35
Claims paid during the year.....	16	12,652.20
Claims unpaid Dec. 31, 1910.....	3	1,694.15

X.—EXHIBIT OF PERMANENT DISABILITY CLAIMS.

	Number.	Amount.
Claims incurred during the year.....	1	\$50.00
Claims paid during the year.....	1	50.00

XI.—EXHIBIT OF SICK AND ACCIDENT CLAIMS.

	Total claims.		District of Columbia claims.	
	Number.	Amount.	Number.	Amount.
Claims incurred during the year.....	53	\$1,000.22	1	\$45.00
Claims paid during the year.....	53	1,000.22	1	45.00

ROYAL BENEFIT SOCIETY OF THE DISTRICT OF COLUMBIA.

[Incorporated, 1897; commenced business, 1897. Thomas W. Wilson, national president; M. B. Garber, national secretary. Home office, 902 F Street NW., Washington, D. C.]

I.—BALANCE SHEET.

Ledger assets Dec. 31 of previous year..... \$52,882.97

II.—INCOME.

Gross amount of assessments paid by members:

Assessments or premiums..... \$235,844.52
 Medical examiners' fees actually received..... 737.05
 Other payments by members—certificate fees, etc..... 35.11

Total received from members..... \$236,616.68
 Deduct payments returned to applicants and members..... 1,699.57

Net amount received from members..... 234,917.11
 Interest on bank deposits, \$107.03; bills receivable, \$5.10..... 112.13
 Sale of lodge supplies..... 444.57
 Commissions returned to society..... 112.85
 Traveling expenses returned to society..... 25.00
 Returned account advertising and printing..... 1.50
 Returned account office supplies..... 9.00
 Refund taxes and license fees by North Carolina insurance department..... 36.50
 Refund from express company..... 5.00
 Paid by collectors for bonds..... 64.08
 Borrowed money..... 4,500.00

Total income..... 240,227.74

Sum of both amounts..... 293,110.71

III.—DISBURSEMENTS.

Death claims..... \$44,970.02
 Sick and accident claims..... 53,846.51

Total benefits paid..... \$98,816.53
 Commissions and fees paid to deputies and organizers..... 37,568.04
 Salaries of deputies and organizers..... 2,822.50
 Salaries of managers or agents..... 3,952.50
 Salaries of officers and trustees..... 17,122.70
 Salaries of office employees..... 14,144.75
 Salaries and fees paid to supreme medical examiners..... 1,090.00
 Salaries and fees paid to subordinate medical examiners..... 3,783.99
 Traveling and other expenses of officers, trustees, and committees..... 15,537.58
 For collection and remittance of assessments and dues..... 17,642.08
 Insurance department fees..... 401.50
 Rent..... 3,694.40
 Advertising, printing, and stationery..... 4,572.04
 Postage, express, telegraph, and telephone..... 3,364.14
 Lodge supplies..... 1,027.51
 Official publication..... 405.95
 Legal expenses..... 8,718.59
 Office supplies..... 1,415.87
 Outing for clerks..... 44.71
 Bond account..... 226.18
 Tax on personal property..... 7.48
 Borrowed money repaid..... 4,500.00
 Miscellaneous expenses, exchange, etc..... 212.15
 Paid officers of Famobrosis Society, account of reinsurance..... 4,500.00

Total disbursements..... 245,571.19

Balance..... 47,539.52

IV.—LEDGER ASSETS.

Mortgage loan on real estate..... \$372.89
 Cash in offices and in hands of treasurer at Peoria, Ill..... 3,602.26
 Deposited in banks..... 39,711.23
 Bills receivable..... 27.11
 Organizers' and collectors' balances..... 3,826.03

Total ledger assets..... 47,539.52

NONLEDGER ASSETS.

Interest due on mortgage..... 15.93
 Assessments actually collected by secretaries not yet turned over to society (estimated)..... 13,000.00
 Interest in judgment of G. W. Kenney against Fraternal Tribunes..... 3,000.00
 Due from Famobrosis Society, general fund, account reinsurance..... 4,500.00

20,515.93

Gross assets..... 68,055.45

DEDUCT ASSETS NOT ADMITTED.

Funds of Famobrosis Society held in escrow.....	\$37,716.51	
Interest in judgment of G. W. Kenney against Fraternal Tribunes.....	3,000.00	
		\$40,716.51
Total admitted assets.....		27,338.94

V.—LIABILITIES.

Death claims due and unpaid.....	\$19,057.60	
Death claims adjusted not yet due.....	16,568.91	
Sick and accident claims reported but not yet adjusted.....	3,552.25	
Total unpaid claims.....	39,178.76	
Salaries, rents, expenses, commissions, etc., due or accrued (estimated).....	2,955.70	
Borrowed money.....	5,500.00	
Advance assessments.....	202.48	
Medical examination bills.....	199.65	
Current bills.....	55.25	
Total liabilities.....		48,091.84
Deficit.....		20,752.90

VIII.—EXHIBIT OF CERTIFICATES.

	Total business of the year.		Business in District of Columbia during year.	
	Number.	Amount.	Number.	Amount.
Benefit certificates in force Dec. 31, 1909, as per last statement.....	19,833	\$6,419,650.00	313	\$47,825.00
Benefit certificates written during the year.....	12,906	1,609,150.00	62	13,685.00
Total.....	32,739	8,028,800.00	375	61,510.00
Deduct terminated or decreased during the year.....	16,967	3,568,835.00	28	10,730.00
Total benefit certificates in force Dec. 31, 1910....	15,772	4,459,965.00	347	50,780.00
Benefit certificates terminated by death during the year.....	312	107,312.30	6	2,450.00
Benefit certificates terminated by lapse during the year.....	16,614	3,459,823.13	21	8,230.00
Benefit certificates terminated by cancellation during the year.....	41	1,699.57	1	50.00

Received during the year from members in District of Columbia:

Mortuary.....	\$1,306.60
Reserve.....	17.24
Sick and accident.....	1,613.28
Expense.....	1,857.88
Total.....	4,795.00

IX.—EXHIBIT OF DEATH CLAIMS.

	Total claims.		District of Columbia Claims.	
	Number.	Amount.	Number.	Amount.
Claims unpaid Dec. 31, 1909, as per last statement.....	45	\$16,679.21	1	\$150.00
Claims (face value) from Tribune controversy and incurred during the year.....	312	107,312.30	6	2,450.00
Total.....	357	123,991.51	7	2,600.00
Claims paid during the year.....	226	50,458.37	5	940.00
Balance.....	131	73,533.14	2	1,660.00
Saved by compromising or scaling down claims during the year.....		23,508.05		1,410.00
Claims rejected during the year.....	20	10,660.40	1	150.00
Claims unpaid Dec. 31, 1910.....	111	39,364.69	1	100.00

XI.—EXHIBIT OF SICK AND ACCIDENT CLAIMS.

	Total claims.		District of Columbia Claims.	
	Number.	Amount.	Number.	Amount.
Claims unpaid Dec. 31, 1909, as per last statement.....	299	\$2,868.80	3	\$27.00
Claims incurred during the year.....	6,231	55,280.40	43	544.75
Total.....	6,530	58,149.20	46	571.75
Claims paid during the year.....	6,058	53,738.95	46	571.75
Claims unpaid Dec. 31, 1910.....	472	4,410.25		

SUPREME TRIBE OF BEN HUR, CRAWFORDSVILLE, IND.

[Incorporated, 1894; commenced business, 1894. R. H. Gerard, president; John C. Snyder, secretary
Home office, Main and Water streets, Crawfordsville, Ind.]

I.—BALANCE SHEET.

Ledger assets Dec. 31 of previous year..... \$1,497,976.67

II.—INCOME.

Gross amount of assessments paid by members:		
Gross amount of per capita tax.....	\$129,691.20	
Gross amount of membership fees received by the association.....	1,712.50	
Medical examiners' fees actually received by the association.....	118.85	
All other assessments, dues or fees.....	1,267,929.80	
Total.....	1,399,452.35	
Deduct payments returned to applicants or members.....	453.82	
Total paid by members.....		\$1,398,998.53
Interest on mortgage loans.....	13,857.44	
Interest on bonds and dividends on stocks.....	40,749.20	
Interest from all other sources.....	2,759.94	
Gross rent from association's property, including \$800 for association's occupancy of its own buildings.....	1,440.33	
		58,806.91
Sale of lodge supplies.....		4,915.13
Advertising.....		1,201.64
Total income.....		1,463,922.21
Sum of both amounts.....		2,961,898.88

III.—DISBURSEMENTS.

Death claims.....	\$1,092,022.67
Permanent disability claims.....	6,450.00
Total benefits paid.....	\$1,098,472.67
Commissions and fees paid to deputies or organizers.....	108,507.07
Salaries of deputies and organizers.....	23,251.34
Salaries of officers and trustees.....	19,000.00
Salaries and other compensation of committees.....	4,572.32
Salaries of office employees.....	28,339.48
Salaries and fees paid supreme medical examiners.....	7,000.00
Traveling and other expenses of officers, trustees, and committees.....	19,422.02
Insurance department fees.....	763.75
Rent, including \$800 for association's occupancy of its own buildings.....	800.00
Advertising, printing, and stationery.....	12,534.46
Postage, express, telegraph, and telephone.....	5,840.85
Lodge supplies.....	10,663.29
Official publication.....	18,324.24
Expense of supreme lodge meeting.....	5,194.99
Legal expense in litigating claims.....	4,827.10
Furniture and fixtures.....	113.05
Taxes, repairs, and other expenses on real estate.....	789.16
Miscellaneous: Fuel, lights, etc., \$4,277.77; fraternal congress, \$522.50.....	4,800.27
Total disbursements.....	1,373,216.06
Balance.....	1,588,682.82

IV.—LEDGER ASSETS.

Book value of real estate.....	\$63,721. 15
Mortgage loans on real estate, first liens.....	340,325. 00
Book value of bonds.....	992,485. 14
Deposited in trust companies and banks on interest.....	20,000. 00
Cash in association's office, \$50; deposited in banks (on interest), \$172,101.53..	172,151. 53
Total ledger assets.....	\$1,588,682. 82

NONLEDGER ASSETS.

Interest accrued on mortgages.....	5,721. 77
Interest accrued on bonds.....	6,534. 47
Total interest due and accrued.....	12,256. 24
Market value of real estate over book value.....	4,028. 85
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge..	15,852. 37
Gross assets.....	1,620,820. 28

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds and stocks over market value.....	5,307. 63
Total admitted assets.....	1,615,512. 65

V.—LIABILITIES.

Death claims resisted.....	\$3,900. 00
Death claims reported but not yet adjusted.....	165,150. 00
Total unpaid claims.....	169,050. 00
Salaries, rents, expenses, commissions, etc., due or accrued.....	18,307. 16
Taxes due or accrued.....	287. 28
Advance assessments.....	1,139. 81
Total liabilities.....	188,784. 25
Balance to protect contracts, in addition to the right of assessment.....	1,426,728. 40

VIII.—EXHIBIT OF CERTIFICATES.

	Total business of the year.		Business in District of Columbia during year.	
	Number.	Amount.	Number.	Amount.
Benefit certificates in force Dec. 31, 1909, as per last statement.....	106,216	\$129,243,000. 00	287	\$427,550. 00
Benefit certificates written during the year.....	20,068	18,308,650. 00	17	17,000. 00
Total.....	126,284	147,551,650. 00	304	444,550. 00
Deduct terminated or decreased during the year.....	12,956	13,082,400. 00	25	33,600. 00
Total benefit certificates in force Dec. 31, 1910....	113,328	134,469,250. 00	279	410,950. 00
Benefit certificates terminated by death during the year.....	975	1,181,100. 00	6	8,300. 00
Benefit certificates terminated by lapse during the year.....	11,981	11,901,300. 00	19	25,300. 00

Received during the year from members in District of Columbia:

Mortuary.....	\$3,228. 89
Reserve.....	365. 65
Expense.....	242. 92
Total.....	3,837. 46

IX.—EXHIBIT OF DEATH CLAIMS.

	Total claims.		District of Columbia claims.	
	Number.	Amount.	Number.	Amount.
Claims unpaid Dec. 31, 1909, as per last statement.....	92	\$115,600. 00	.....	.....
Claims (face value) incurred during the year.....	975	1,181,100. 00	6	\$8,300. 00
Total.....	1,067	1,296,700. 00	6	8,300. 00
Claims paid during the year.....	921	1,092,022. 67	5	7,750. 00
Balance.....	146	204,677. 33	1	550. 00
Saved by compromising or scaling down claims during the year.....	1	28,127. 33	.....	.....
Claims rejected during the year.....	5	7,500. 00	.....	.....
Claims unpaid Dec. 31, 1910.....	142	169,050. 00	1	550. 50

X.—EXHIBIT OF PERMANENT DISABILITY CLAIMS.

	Number.	Amount.
Claims unpaid Dec. 31, 1909, as per last statement.....	3	\$1,050.00
Claims incurred during the year.....	15	5,400.00
Total.....	18	6,450.00
Claims paid during the year.....	18	6,450.00

SUPREME COUNCIL CATHOLIC BENEVOLENT LEGION, NEW YORK, N. Y.

[Incorporated, 1881; commenced business, 1881. Richard B. Tippet, president; John D. Carroll, secretary. Home office, 1190 Fulton street, Brooklyn, N. Y.]

I.—BALANCE SHEET.

Ledger assets Dec. 31 of previous year..... \$394,586.28

II.—INCOME.

Gross amount of assessments paid by members:		
Gross amount of dues and per capita tax.....	\$10,196.61	
All other assessments, dues or fees.....	728,930.90	
Total paid by members.....		\$739,127.51
Interest on bonds and dividends on stocks.....	12,645.00	
Interest from all other sources.....	3,540.78	
Sale of lodge supplies.....		16,185.78
From all other sources.....		344.07
Total income.....		2,869.22
Sum of both amounts.....		758,526.58
		1,153,112.86

III.—DISBURSEMENTS.

Death claims.....	\$678,601.67
Permanent disability claims.....	27,440.86
Total benefits paid.....	\$706,042.53
Commissions and fees paid to deputies or organizers.....	19.90
Salaries of officers and trustees.....	6,000.00
Salaries and other compensation of committees.....	257.45
Salaries of office employees.....	5,375.00
For collection and remittance of assessments and dues.....	288.10
Insurance department fees.....	124.00
Rent.....	1,100.00
Advertising, printing, and stationery.....	1,811.20
Postage, express, telegraph, and telephone.....	1,123.14
Lodge supplies.....	126.71
Official publication.....	945.98
Expense of supreme lodge meeting.....	1,143.40
Legal expense in litigating claims.....	592.77
Prizes.....	524.50
American Bonding Co.....	20.00
Peoples Surety Co.....	106.50
Fire insurance.....	27.74
Stenographer.....	38.75
Indicator Publishing Co.....	1.25
Long Island Safe Deposit Co.....	10.00
Stenographer.....	276.00
Office expenses.....	246.19
Interest transferred.....	1,443.79
Total disbursements.....	727,644.90
Balance.....	425,467.96

IV.—LEDGER ASSETS.

Book value of bonds.....	\$307,384.44
Deposited in trust companies and banks on interest.....	118,083.52
Total ledger assets.....	425,467.96

NONLEDGER ASSETS.

Interest due and accrued on bonds.....	3,378.33
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge..	15,866.35
All other assets:	
Terminal reserve.....	\$29,536.00
Options.....	355,340.29
Gross assets.....	384,876.29
	829,588.93

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value	\$6,184.44
Total admitted assets	823,404.49

V.—LIABILITIES.

Death claims resisted	\$7,000.00
Death claims reported but not yet adjusted	58,250.00
Total death claims	\$65,250.00
Total permanent disability claims resisted	1,000.00
Total unpaid claims	66,250.00
Salaries, rents, expenses, commissions, etc., due or accrued	1,010.22
Advance assessments	31.84
Total liabilities	67,292.06
Balance to protect contracts, in addition to the right of assessment	756,112.43

VIII.—EXHIBIT OF CERTIFICATES.

	Total business of the year.		Business in District of Columbia during year.	
	Number.	Amount.	Number.	Amount.
Benefit certificates in force Dec. 31, 1909, as per last statement	16,726	\$20,482,000.00	41	\$86,500.00
Benefit certificates written during the year	431	309,250.00	1	1,000.00
Benefit certificates increased during the year		2,000.00		
Total	17,157	20,793,250.00	42	87,500.00
Deduct terminated or decreased during year	1,001	1,279,250.00		2,000.00
Total benefit certificates in force Dec. 31, 1910.	16,156	19,514,000.00	42	85,500.00
Benefit certificates terminated by death during the year	474	708,875.00		
Benefit certificates terminated by lapse during the year	527	526,625.00		
Benefit certificates terminated by reduction during the year		43,750.00		2,000.00

Received during the year from members in District of Columbia:

Mortuary	\$4,085.34
Extension	27.52
Per capita tax	24.90
Total	4,137.76

IX.—EXHIBIT OF DEATH CLAIMS.

	Number.	Amount.
Claims unpaid Dec. 31, 1909, as per last statement	41	\$64,000.00
Claims (face value) incurred during the year	474	708,875.00
Total	515	772,875.00
Claims paid during the year	477	678,601.67
Balance	38	94,273.33
Saved by compromising or scaling down claims during the year		29,023.33
Claims unpaid Dec. 31, 1910	38	65,250.00

X.—EXHIBIT OF PERMANENT DISABILITY CLAIMS.

	Number.	Amount.
Claims incurred during the year	39	\$28,440.86
Claims paid during the year	38	27,440.86
Claims unpaid Dec. 31, 1910	1	1,000.00

SUPREME COUNCIL, CATHOLIC KNIGHTS OF AMERICA, ST. LOUIS, MO.

[Incorporated, 1880; commenced business, 1877. Dr. F. Gaudin, president; Anthony Matré, secretary.
Home office, 606-610 Mercantile Building, St. Louis, Mo.]

I.—BALANCE SHEET.

Ledger assets Dec. 31 of previous year..... \$1,002,014.09

II.—INCOME.

Gross amount of assessments paid by members:		
Gross amount of per capita tax.....	\$28,048.22	
All other assessments, dues, or fees.....	608,311.64	
Total paid by members.....		\$636,359.86
Interest on mortgage loans.....	162.50	
Interest on bonds and dividends on stocks.....	39,074.85	
Interest from all other sources.....	2,326.71	
		41,564.06
Sale of lodge supplies.....		286.82
Canceled warrants.....		1,601.30
Medical examination fees.....		316.75
Fines.....		55.30
Benefit certificates.....		246.75
Total income.....		680,430.84
Sum of both amounts.....		1,682,444.93

III.—DISBURSEMENTS.

Death claims.....	\$609,859.81
Salaries of chief organizers.....	600.00
Salaries of officers and trustees (7).....	8,799.92
Other compensation of office employees.....	601.42
Salaries and fees paid supreme medical examiners.....	649.50
Salaries and fees paid to subordinate medical examiners.....	36.00
Traveling and other expenses of officers, trustees, and committees.....	818.60
Insurance department fees.....	404.00
Rent.....	1,360.00
Advertising, printing, and stationery.....	1,396.20
Postage, express, telegraph, and telephone.....	718.28
Lodge supplies.....	379.40
Official publication.....	3,100.00
Legal expense in litigating claims, \$358.15; other legal expenses, \$171.96.....	530.11
Interest paid on bonds purchased.....	1,184.16
Loss on bonds matured.....	820.98
Actuary.....	235.00
Federation.....	20.00
National Fraternal Congress.....	72.50
Surety bonds.....	500.00
Triennial convention, expenses.....	4,367.10
Premiums to members and branches.....	1,027.90
Official visits.....	10.20
Deputy expenses.....	78.57
Appropriation for uniform rank.....	200.00
Total disbursements.....	637,769.65
Balance.....	1,044,675.28

IV.—LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$13,500.00
Book value of bonds.....	1,019,530.17
Deposited in trust companies and banks on interest.....	11,645.11
Total ledger assets.....	1,044,675.28

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	97.22
Interest due and accrued on bonds.....	13,396.62
Interest due and accrued on other assets.....	126.08
Total interest due and accrued.....	13,619.92
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge..	24,403.88
Gross assets.....	1,082,699.08

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds and stocks over market value.....	47,950.83
Total admitted assets.....	1,034,748.25

V.—LIABILITIES.

Death claims due and unpaid (26).....	\$28,880.25
Death claims reported, but not yet adjusted (11).....	16,536.25
Total unpaid claims.....	45 416.50
Advance assessments.....	45.68
Total liabilities.....	\$45,462.18
Balance to protect contracts, in addition to the right of assessment.....	989,286.07

VIII.—EXHIBIT OF CERTIFICATES.

	Total business of the year.		Business in District of Columbia during year.	
	Number.	Amount.	Number.	Amount.
Benefit certificates in force Dec. 31, 1909, as per last statement.....	18,922	\$22,775,726.31	328	\$457,160.13
Benefit certificates written during the year.....	784	575,750.00	12	11,250.00
Total.....	19,706	23,351,476.31	340	468,410.13
Deduct terminated or decreased during the year.....	1,169	1,233,860.84	22	27,811.35
Total benefit certificates in force Dec. 31, 1910.....	18,537	22,117,615.47	318	440,598.78
Benefit certificates terminated by death during the year.....	446	635,172.82	12	15,811.35
Benefit certificates terminated by lapse during the year.....	723	598,688.02	10	12,000.00

Received during the year from members in District of Columbia:

Mortuary.....	\$12,762.25
Expense.....	495.89
Total.....	13,258.14

IX.—EXHIBIT OF DEATH CLAIMS.

	Total claims.		District of Columbia claims.	
	Number.	Amount.	Number.	Amount.
Claims unpaid Dec. 31, 1909, as per last statement.....	24	\$24,229.24	1	\$2,000.00
Claims (face value) incurred during the year.....	446	635,172.82	12	15,811.35
Total.....	470	659,402.06	13	17,811.35
Claims paid during the year.....	433	609,859.81	13	17,811.35
Balance.....	37	49,542.25		
Saved by compromising or scaling down claims during year.....		4,125.75		
Claims unpaid Dec. 31, 1910.....	37	45,416.50		

CATHOLIC WOMEN'S BENEVOLENT LEGION, NEW YORK, N. Y.

[Incorporated 1895; commenced business 1895. Margaret B. Hurley, president; Sara E. Skelly, secretary.
Home office, 153 East Forty-fourth Street, New York City.]

I.—BALANCE SHEET.

Ledger assets, Dec. 31 of previous year.....	\$273,871.35
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II.—INCOME.

Gross amount of assessments paid by members:		
Gross amount of per capita tax.....	\$12,000.80	
All other assessments, dues, or fees.....	138,801.41	
Total paid by members.....		\$150,802.21
Interest on mortgage loans.....	6,182.49	
Interest on bonds.....	1,125.00	
Interest from all other sources.....	3,035.87	
Gross rent from association's property, including \$585.86 for association's occupancy of its own buildings.....	1,557.86	
		11,901.22
Sale of lodge supplies.....		1,374.79
From all other sources.....		3,761.30
Total income.....		167,839.52
Sum of both amounts.....		441,710.87

III.—DISBURSEMENTS.

Death claims.....	\$146,252.60
Commissions and fees paid to deputies or organizers.....	1,022.10
Salaries of officers and trustees.....	3,367.48
Salaries and other compensation of committees.....	214.50
Salaries of office employees.....	2,406.00
Traveling and other expenses of officers, trustees, and committees.....	1,018.27
Insurance department fees.....	49.00
Rent.....	595.86
Advertising, printing, and stationery.....	2,190.76
Postage, express, telegraph, and telephone.....	756.30
Lodge supplies.....	344.95
Official publication.....	1,167.94
Expense of supreme lodge meeting.....	2,186.31
Other legal expenses.....	2,101.05
Taxes, repairs, and other expenses on real estate.....	1,538.45
Rent for safe-deposit box.....	10.00
Degree work.....	150.00
Safe.....	80.00
Typewriter.....	82.50
Mimeograph.....	45.00
Premium on officers' bonds.....	147.07
Premium on insurance-office furniture.....	13.20
United States Title Co. for searches.....	40.00
Total disbursements.....	\$165,779.34
Balance.....	275,931.53

IV.—LEDGER ASSETS.

Book value of real estate.....	\$22,250.00
Mortgage loans on real estate, first liens.....	149,500.00
Book value of bonds.....	31,056.25
Deposited in trust companies and banks on interest.....	72,559.87
Deposited in banks (not on interest).....	565.41
Total ledger assets.....	275,931.53

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	2,436.64
Interest due and accrued on bonds.....	208.33
Total interest due and accrued.....	2,644.97
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge..	13,217.39
All other assets.....	2,395.19
Gross assets.....	294,189.08

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value.....	\$3,156.25
Other items.....	2,395.19
Total admitted assets.....	5,551.44
Total admitted assets.....	288,637.64

V.—LIABILITIES.

Death claims resisted.....	\$500.00
Death claims reported, but not yet adjusted.....	28,250.00
Total unpaid claims.....	\$28,750.00
Supreme council meeting, \$581.82; legal expenses, \$639.06.....	1,220.88
Printing, \$402.50; safe, \$180; emblems, \$67.50.....	650.00
Trustees' meeting expenses, \$140.22; deputy expenses, \$57.25; stationery, \$9.55.....	207.02
Gas, telephone, etc.....	28.72
Per diem and expense account, \$16.20; supply committee and law committee meetings, \$16.....	32.20
Per diem and mileage account, per diem committee meeting.....	11.50
Total liabilities.....	30,900.32
Balance to protect contracts in addition to the right of assessment.....	257,737.32

VIII.—EXHIBIT OF CERTIFICATES.

	Total business of the year.		Business in District of Columbia during year.	
	Number.	Amount.	Number.	Amount.
Benefit certificates in force Dec. 31, 1909, as per last statement.....	16,857	\$11,552,500.00	508	\$309,750.00
Benefit certificates written during the year.....	1,060	668,750.00	83	52,000.00
Total.....	17,917	12,221,250.00	591	361,750.00
Deduct terminated or decreased during the year.....	532	347,750.00	25	13,750.00
Total benefit certificates in force Dec. 31, 1910....	17,385	11,873,500.00	566	348,000.00
Benefit certificates terminated by death during the year.	217	158,000.00	3	1,250.00
Benefit certificates terminated by lapse during the year.	315	189,750.00	22	12,500.00

Received during the year from members in District of Columbia:

Mortuary.....	\$3,494.72
Reserve.....	388.27
Expense.....	631.56
Total.....	4,514.55

IX.—EXHIBIT OF DEATH CLAIMS.

	Total claims.		District of Columbia claims.	
	Number.	Amount.	Number.	Amount.
Claims unpaid Dec. 31, 1909, as per last statement.....	30	\$17,500.00	1	\$500.00
Claims (face value) incurred during the year.....	217	158,000.00	3	1,250.00
Total.....	247	175,500.00	4	1,750.00
Claims paid during the year.....	207	146,252.60	3	1,250.00
Balance.....	40	29,247.40	1	500.00
Saved by compromising or scaling down claims during the year.....		497.40		
Claims unpaid Dec. 31, 1910.....	40	28,750.00	1	500.00

UNITED ORDER OF THE GOLDEN CROSS, KNOXVILLE, TENN.

Incorporated, 1876; commenced business, 1876. Joseph P. Burlingame, president; William R. Cooper, secretary. Home office, Empire Building, Knoxville, Tenn.]

I.—BALANCE SHEET.

Ledger assets Dec. 31 of previous year..... \$151,916.81

II.—INCOME.

Gross amount of assessments paid by members:		
Gross amount of per capita tax.....	\$724.15	
All other assessments, dues, or fees.....	464,445.25	
Total paid by members.....		\$465,169.40
Interest on bonds.....	2,578.75	
Interest from all other sources.....	2,085.51	
Gross rent from association's property.....	199.80	
		4,864.06
Sale of lodge supplies.....		55.99
From all other sources.....		9,110.80
Total income.....		479,200.25
Sum of both amounts.....		631,117.06

III.—DISBURSEMENTS.

Death claims.....	\$421,796.37	
Commissions and fees paid to deputies or organizers.....	2,065.58	
Salaries of deputies and organizers.....	15,934.42	
Salaries of managers or agents not deputies or organizers.....	588.00	
Salaries of officers and trustees.....	8,200.00	
Other compensation of officers and trustees.....	21.00	
Salaries and other compensation of committees.....	450.00	
Salaries of office employees.....	5,044.96	
Salaries and fees paid supreme medical examiners.....	1,244.00	
Salaries and fees paid to subordinate medical examiners.....	28.00	
Traveling and other expenses of officers, trustees, and committees.....	695.66	
Insurance department fees.....	197.00	
Rent.....	1,075.00	
Advertising, printing, and stationery.....	687.85	
Postage, express, telegraph, and telephone.....	885.97	
Lodge supplies.....	599.52	
Official publication.....	1,430.20	
Expense of supreme lodge meeting.....	336.70	
Legal expense in litigating claims, \$1,891.05; other legal expenses, \$280.20....	2,171.25	
Furniture and fixtures.....	52.00	
Taxes, repairs, and other expenses on real estate.....	21.10	
Insurance and bond premiums.....	554.94	
Borrowed money and interest.....	5,038.00	
Fraternal congress and unions.....	270.00	
Repairs and supplies.....	27.00	
Record and memorandum books.....	51.95	
Report blanks.....	28.00	
Fraternal Monitor, statistics.....	38.50	
Fraternal societies, law subscription.....	10.00	
Medical directory and register.....	12.00	
Post-office box rent.....	8.00	
Miscellaneous.....	39.65	
Home office trust fund.....	37.41	
Total disbursements.....		\$469,640.03
Balance.....		161,477.03

IV.—LEDGER ASSETS.

Book value of real estate.....	\$6,500.00	
Book value of bonds.....	71,160.00	
Deposited in trust companies and banks on interest.....	3,608.33	
Cash in association's office, \$140.65; deposited in banks (not on interest), \$80,068.05.....	80,208.70	
Total ledger assets.....		161,477.03

NONLEDGER ASSETS.

Interest due and accrued on bonds.....	895.84	
Market value of real estate over book value.....	3,500.00	
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	31,736.74	
All other assets.....	1,353.74	
Gross assets.....		198,963.35

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value.....	3,960.00	
Total admitted assets.....		195,003.35

V.—LIABILITIES.

Death claims due and unpaid.....	\$4,250.00	
Death claims resisted.....	2,250.00	
Death claims reported but not yet adjusted.....	9,750.00	
Total unpaid claims.....	\$16,250.00	
Salaries, rents, expenses, commissions, etc., due or accrued.....	942.85	
Borrowed money.....	4,000.00	
Home Circle claim for recovery of assessments paid.....	753.82	
Total liabilities.....		21,946.67
Balance to protect contracts, in addition to the right of assessment.....		173,056.68

VIII.—EXHIBIT OF CERTIFICATES.

	Total business of the year.		Business in District of Columbia during year.	
	Number.	Amount.	Number.	Amount.
Benefit certificates in force Dec. 31, 1909, as per last statement.....	18,314	\$18,724,750.00	758	\$996,500.00
Benefit certificates written during the year.....	2,082	1,251,770.60	10	6,250.00
Benefit certificates increased during the year.....		9,250.00		
Total.....	20,396	19,985,770.60	768	1,002,750.00
Deduct terminated or decreased during the year.....	2,533	1,981,770.60	58	70,000.00
Total benefit certificates in force Dec. 31, 1910....	17,863	18,004,000.00	710	932,750.00
Benefit certificates terminated by death during the year.....	340	427,770.60	19	28,500.00
Benefit certificates terminated by lapse during the year.....	2,193	1,554,000.00	39	41,500.00
Benefit certificates decreased during the year.....		49,250.00		500.00

Received during the year from members in District of Columbia:

Mortuary.....	\$26,100.90
Expense.....	2,451.92
Total.....	28,552.82

IX.—EXHIBIT OF DEATH CLAIMS.

	Total claims.		District of Columbia claims.	
	Number.	Amount.	Number.	Amount.
Claims unpaid Dec. 31, 1909, as per last statement.....	12	\$14,000.00		
Claims (face value) incurred during the year.....	340	427,770.60	19	\$28,500.00
Total.....	352	441,770.60	19	28,500.00
Claims paid during the year.....	335	425,520.60	18	26,500.00
Balance.....	17	16,250.00	1	2,000.00
Saved by compromising or scaling down claims during the year.....		3,724.23		
Claims unpaid Dec. 31, 1910.....	17	16,250.00	1	2,000.00

IMPROVED ORDER HEPTASOPHS, BALTIMORE, MD.

[Incorporated, 1878; commenced business, 1878. Morris G. Cohen, supreme archeon; Frank E. Pleitner, supreme secretary. Home office, Cathedral and Preston Streets, Baltimore, Md.]

I.—BALANCE SHEET.

Ledger assets Dec. 31 of previous year..... \$864,937.00

II.—INCOME.

Gross amount of assessments paid by members:		
Gross amount of membership fees received by the association.....	\$6,099.50	
Medical examiners' fees actually received by the association.....	7,836.00	
All other assessments, dues, or fees.....	1,525,342.36	
Options.....	41,768.68	
Total paid by members.....	\$1,581,046.54	
Interest on bonds.....	30,342.48	
Interest from all other sources.....	5,362.97	
		35,705.45
Sale of lodge supplies.....		1,641.71
Loan from bank for expense fund, Jan. 3, 1910.....		5,000.00
Subordinate conclave officers' bonds.....		1,314.02
Fines from subordinate conclaves.....		111.74
Total income.....		1,624,819.46
Sum of both amounts.....		2,489,756.46

III.—DISBURSEMENTS.

Death claims.....	\$1,364,920.17	
Commissions and fees paid to deputies or organizers.....	16,430.79	
Salaries of organizers.....	15,301.00	
Salaries of officers.....	18,583.34	
Traveling expenses and per diems of deputies.....	4,733.51	
Salaries of committees.....	500.00	
Salaries of office employees.....	11,001.83	
Fees paid supreme medical examiners.....	2,612.00	
Fees paid to subordinate medical examiners.....	5,224.00	
Traveling and other expenses of officers, trustees, and committees.....	5,659.07	
Insurance department fees.....	760.78	
Rent.....	1,828.00	
Advertising, printing, and stationery.....	4,699.08	
Postage, express, telegraph, and telephone.....	3,954.65	
Lodge supplies.....	2,192.47	
Official publication.....	16,291.96	
Legal expense in litigating claims, \$754; other legal expenses, \$290.41.....	1,044.41	
Furniture and fixtures.....	146.82	
Taxes.....	4.21	
Paid loan of Jan. 3, 1910.....	5,000.00	
Premium on depository officers' and organizers' bonds.....	1,517.55	
Expenses class initiations, Pittsburg.....	940.25	
Watches, badges, and gavels.....	580.32	
Fraternal congress.....	363.50	
Expenses, round-up association, Philadelphia.....	306.55	
Library bureau, cards and files.....	212.21	
Heptasoph Fraternal Association, Baltimore.....	201.82	
Seals, stamps, wrapping paper, and twine.....	141.42	
Interest on \$5,000 loan.....	65.00	
Rent of safe-deposit boxes.....	40.00	
Collecting coupons and interest on checks.....	26.00	
Filing charters.....	19.50	
Total disbursements.....		\$1,485,302.21
Balance.....		1,004,454.25

IV.—LEDGER ASSETS.

Book value of bonds.....	\$847,162.95	
Deposited in banks on interest.....	157,291.30	
Total ledger assets.....		1,004,454.25

NONLEDGER ASSETS.

Interest due and accrued on bonds.....	\$11,450.32	
Interest due and accrued on other assets.....	102.96	
Total interest due and accrued.....		11,553.28
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	126,608.67	
Options selected by members to be deducted at death, bearing 5 per cent.....	1,289,427.12	
Gross assets.....		2,432,043.32

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value.....	\$53,177.65	
Options selected by members to be deducted at death, bearing 5 per cent....	1,289,427.12	
Total admitted assets.....		1,342,604.77
Total admitted assets.....		1,089,438.55

V.—LIABILITIES.

Death claims reported but not yet adjusted.....	\$320,146.72	
Present value of deferred death claims payable in installments..	1,561.66	
Total unpaid claims.....	\$321,708.38	
Salaries, rents, expenses, commissions, etc., due or accrued.....	4,856.47	
Total liabilities.....		326,564.85
Balance to protect contracts, in addition to the right of assessment.....		762,873.70

VIII.—EXHIBIT OF CERTIFICATES.

	Total business of the year.		Business in District of Columbia during year.	
	Number.	Amount.	Number.	Amount.
Benefit certificates in force Dec. 31, 1909, as per last statement.....	73,734	\$100,584,300.00	463	\$753,500.00
Benefit certificates written during the year.....	5,190	4,734,000.00	20	22,500.00
Benefit certificates increased during the year.....		36,000.00		5,000.00
Total.....	78,924	105,354,300.00	483	781,000.00
Deduct terminated or decreased during the year.....	8,169	7,884,300.00	35	53,255.44
Total benefit certificates in force Dec. 31, 1910....	70,755	97,470,000.00	448	727,744.56
Benefit certificates terminated by death during the year.....	979	1,471,735.58	7	13,255.44
Benefit certificates terminated by lapse during the year.....	7,190	6,292,064.42	25	36,000.00
Benefit certificates terminated by transfer during the year.....			3	3,000.00
Benefit certificates decreased during the year.....		120,500.00		1,000.00

Received during the year from members in District of Columbia:

Mortuary.....	\$11,023.89
Expense.....	829.75
Total.....	11,853.64

IX.—EXHIBIT OF DEATH CLAIMS.

	Total claims.		District of Columbia claims.	
	Number.	Amount.	Number.	Amount.
Claims unpaid Dec. 31, 1909, as per last statement.....	155	\$239,488.34		
Claims (face value) incurred during the year.....	979	1,471,735.58	7	\$13,255.44
Total.....	1,134	1,711,223.92	7	13,255.44
Claims paid during the year.....	918	1,364,920.17	5	10,255.44
Balance.....	216	346,303.75	2	3,000.00
Saved by compromising or scaling down claims during the year.....		15,595.37		
Claims dropped during the year.....	9	9,000.00		
Claims unpaid Dec. 31, 1910.....	207	321,708.38	2	3,000.00

ORDER OF THE IROQUOIS, BUFFALO, N. Y.

[Incorporated, 1898; commenced business, 1898. C. Lee Abell, president; Walter A. Rice, secretary. Home office, 644 and 646 Ellicott Square, Buffalo, N. Y.]

I.—BALANCE SHEET.

Ledger assets Dec. 31 of previous year.....	\$39,213.59
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II.—INCOME.

Gross amount of assessments paid by members:		
Change of certificates.....	\$21.50	
Gross amount of application fees received by the association...	616.00	
All other assessments, dues, or fees.....	44,715.35	
Dues from members at large.....	419.25	
Total.....	45,772.10	
Deduct payments returned to applicants or members.....	4.75	
Total paid by members.....		\$45,767.35
Interest from cash in banks.....		1,644.32
Sale of lodge supplies.....		213.89
Collection of checks.....	.70	
Telephone call.....	.15	
Expressage.....	.35	
Sale of old Brooklyn office fixtures.....	30.70	
		31.90
Total income.....		47,657.46
Sum of both amounts.....		86,871.05

III.—DISBURSEMENTS.

Death claims.....	\$27,062.18	
Permanent-disability claims.....	425.00	
Total benefits paid.....		\$27,487.18
Commissions and fees paid to deputies or organizers.....		2,596.25
Salaries of deputies and organizers.....		2,100.00
Salaries of officers.....		2,337.50
Other compensation of trustees, per diem.....		270.00
Salaries of office employees.....		1,472.50
Fees paid supreme medical examiners.....		144.50
Fees paid to subordinate medical examiners.....		497.50
Traveling and other expenses of officers.....		146.61
Insurance department fees.....		52.00
Rent.....		805.00
Advertising, printing, and stationery.....		1,209.98
Postage, express, telegraph, and telephone.....		584.45
Lodge supplies.....		158.55
Legal expenses.....		687.40
Bonds of officers.....		20.00
Services of actuary, reinsurance of National Prov. Union members.....		75.00
Floral tribute at death of Supreme President Wende.....		15.00
Typewriter.....		80.00
Petty expenses of F. E. Currier, D. S. P., at Brooklyn, N. Y.....		18.26
Total disbursements.....		\$40,757.68
Balance.....		46,113.37

IV.—LEDGER ASSETS.

Deposited in trust companies and banks on interest.....	\$46,035.17
Cash in association's office.....	78.20
Total ledger assets.....	46,113.37

NONLEDGER ASSETS.

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	3,548.36
Extension fund in hands of supreme secretary.....	\$203.19
Office furniture and fixtures.....	450.00
Supplies on hand.....	150.00
	803.19
Gross assets.....	50,464.92

DEDUCT ASSETS NOT ADMITTED.

Office furniture and fixtures.....	450.00
Supplies on hand.....	150.00
	600.00
Total admitted assets.....	49,864.92

V.—LIABILITIES.

Death claims due and unpaid.....	\$1,750.00
Death claims reported but not yet adjusted.....	6.186.41
Total unpaid claims.....	\$7,936.41
Salaries, rents, expenses, commissions, etc., due or accrued.....	1,338.86
Total liabilities.....	9,275.27
Balance to protect contracts, in addition to the right of assessment.....	40,589.65

VIII.—EXHIBIT OF CERTIFICATES.

	Total business of the year.		Business in District of Columbia during year.	
	Number.	Amount.	Number.	Amount.
Benefit certificates in force Dec. 31, 1909, as per last statement.....	2,187	\$3,213,480.00	18	\$24,350.00
Benefit certificates written during the year.....	832	910,325.00		
Total.....	3,019	4,123,805.00	18	24,350.00
Deduct terminated or decreased during the year.....	516	560,275.00		
Total benefit certificates in force Dec. 31, 1910.....	2,503	3,563,530.00	18	24,350.00
Benefit certificates terminated by death during the year.....	38	41,650.00		
Benefit certificates terminated by lapse during the year.....	478	518,075.00		
Benefit certificates terminated by disability during the year.....		425.00		
Benefit certificates decreased during the year, account of errors in same.....		125.00		

Received during the year from members in District of Columbia, mortuary..... \$270

IX.—EXHIBIT OF DEATH CLAIMS.

	Number.	Amount.
Claims unpaid Dec. 31, 1909, as per last statement.....	2	\$1,800.00
Claims (face value) incurred during the year.....	38	41,650.00
Total.....	40	43,450.00
Claims paid during the year (face of certificates).....	33	34,600.00
Claims unpaid Dec. 31, 1910 (face of certificates).....	7	8,850.00

X.—EXHIBIT OF PERMANENT DISABILITY CLAIMS.

	Number.	Amount.
Claims incurred during the year.....	3	\$425.00
Claims paid during the year.....	3	425.00

KNIGHTS OF COLUMBUS, NEW HAVEN, CONN.

[Incorporated, 1882; commenced business, 1882. James A. Flaherty, president; William J. McGinley, secretary. Home office, 956 Chapel Street, New Haven, Conn.]

I.—BALANCE SHEET.

Ledger assets Dec. 31 of previous year..... \$2,945,471.48

II.—INCOME.

Gross amount of assessments paid by members:		
Gross amount of per capita tax.....	\$179,045.48	
Medical examiners' fees actually received by the association.....	5,289.93	
All other assessments, dues, or fees.....	828,994.84	
Fees for final-withdrawal cards.....	425.00	
Total.....	1,013,755.25	
Deduct payments returned to applicants or members, per capita tax.....	62.79	
Total paid by members.....		\$1,013,692.46
Interest on mortgage loans.....	16,408.41	
Interest on bonds.....	86,068.95	
Interest from all othersources.....	7,110.85	
Gross rent from association's property, including \$3,000 for association's occupancy of its own buildings.....	15,446.30	
		124,934.51
Sale of lodge supplies.....		29,346.18
Income from advertising in official publication.....		7,822.72
Refund, insurance department fees.....		8.50
Refund, postage, telegraph, and express.....		7.99
Refund, governing bodies.....		344.90
Refund, subordinate-council supplies.....		14.75
Amortization on bonds bought at discount.....		6,384.77
Total income.....		1,182,656.78
Sum of both amounts.....		4,128,128.26

III.—DISBURSEMENTS.

Death claims.....	\$571,772.78
Salaries of managers or agents not deputies or organizers.....	1,800.00
Salaries of officers and trustees.....	12,999.92
Other compensation of officers and trustees.....	2,385.00
Salaries and other compensation of committees.....	2,914.96
Salaries of office employees.....	22,841.22
Salaries and fees paid supreme medical examiners.....	5,291.00
Traveling and other expenses of officers, trustees, and committees.....	12,721.70
Insurance department fees.....	957.30
Rent.....	3,000.00
Advertising, printing, and stationery.....	6,788.91
Postage, express, telegraph, and telephone.....	7,979.65
Lodge supplies.....	16,231.14
Official publication.....	47,695.98
Expense of supreme-lodge meeting.....	26,469.13
Legal expense in litigating claims, \$1,063.58; other legal expenses, \$6,523.79...	7,587.37
Furniture and fixtures.....	1,742.47
Taxes, repairs, and other expenses on real estate.....	8,405.93
Amortization on bonds bought at premium.....	2,930.15

Accrued interest included in cost of bonds.....	\$3,795.24	
National office expenses (sundries).....	439.15	
National treasurer's office expenses.....	64.95	
National physician's office expenses.....	200.25	
Organization.....	10,922.33	
State and district deputies' expenses.....	11,756.49	
Bonding subordinate-council officers.....	1,337.73	
Bonding national officers.....	97.50	
Actuary's fees and expenses.....	1,275.70	
National auditors.....	1,059.50	
Salary, special national lecturer.....	4,999.92	
Traveling expenses, special national lecturer.....	1,612.60	
General expenses (sundries).....	1,101.50	
Total disbursements.....		\$801,177.47
Balance.....		3,326,950.79

IV.—LEDGER ASSETS.

Book value of real estate.....	\$191,642.24	
Mortgage loans on real estate, first liens.....	361,000.00	
Book value of bonds.....	2,600,714.65	
Deposited in trust companies and banks on interest.....	162,155.95	
Deposited in banks (not on interest).....	11,437.95	
Total ledger assets.....		3,326,950.79

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$4,370.83	
Interest due and accrued on bonds.....	34,670.25	
Rents due and accrued.....	483.73	
Total interest and rents due and accrued.....		39,524.81
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....		655.50
Furniture and fixtures.....	10,190.73	
Supplies (inventory).....	5,248.82	
Per capita tax due from subordinate councils.....	1,881.81	
National physician's fees due from subordinate councils.....	778.49	
Supplies due from subordinate councils.....	2,572.38	
		20,672.23
Gross assets.....		3,387,803.33

DEDUCT ASSETS NOT ADMITTED.

Book value of real estate over market value.....	\$45,542.24	
Book value of bonds over market value.....	128,746.05	
Furniture and fixtures.....	10,190.73	
Supplies (inventory).....	5,248.82	
Per capita tax, national physician's fees, and supplies due from subordinate councils.....	5,232.68	
		194,960.52
Total admitted assets.....		3,192,842.81

V.—LIABILITIES.

Death claims due and unpaid.....	\$3,666.68	
Death claims resisted.....	7,000.00	
Death claims reported but not yet adjusted.....	91,000.00	
Total unpaid claims.....		\$101,666.68
Salaries, rents, expenses, commissions, etc., due or accrued.....	4,153.00	
Total liabilities.....		105,819.68
Balance to protect contracts, in addition to the right of assessment.....		3,087,023.13

VIII.—EXHIBIT OF CERTIFICATES.

	Total business of the year.		Business in District of Columbia during year.	
	Number.	Amount.	Number.	Amount.
Benefit certificates in force Dec. 31, 1909, as per last statement.....	74,509	\$77,452,000.00	301	\$310,000.00
Benefit certificates written during the year.....	8,984	9,667,000.00	6	8,000.90
Total.....	83,493	87,119,000.00	307	318,000.00
Deduct terminated or decreased during the year.....	3,568	3,732,000.00	20	20,000.00
Total benefit certificates in force Dec. 31, 1910....	79,925	83,387,000.00	287	298,000.00
Benefit certificates terminated by death during the year.....	584	621,000.00	3	3,000.00
Benefit certificates terminated by lapse during the year.....	2,984	3,111,000.00	17	17,000.00
Benefit certificates terminated by death and lapse during the year.....	3,568	3,732,000.00	20	20,000.00

Received during the year from members in District of Columbia:

Mortuary.....	\$3,180.84
Expense.....	1,175.85
Total.....	4,356.69

IX.—EXHIBIT OF DEATH CLAIMS.

	Total claims.		District of Columbia claims.	
	Number.	Amount.	Number.	Amount.
Claims unpaid Dec. 31, 1909, as per last statement.....	60	\$62,583.33	.....	.....
Claims (face value) incurred during the year.....	584	621,021.50	3	\$3,000.00
Total.....	644	683,604.83	3	3,000.00
Claims paid during the year.....	539	571,772.78	1	1,000.00
Balance.....	105	111,832.05	2	2,000.00
Saved by compromising or scaling down claims during the year.....	.....	1,165.37	.....	.....
Claims rejected during the year.....	9	9,000.00	.....	.....
Claims unpaid Dec. 31, 1910.....	96	101,666.68	2	2,000.00

KNIGHTS OF THE MACCABEES OF THE WORLD, DETROIT, MICH.

[Incorporated, 1885; commenced business, 1883. D. P. Markey, president; L. E. Sisler, secretary. Home office, 1021 Woodward Avenue, Detroit, Mich.]

I.—BALANCE SHEET.

Ledger assets Dec. 31 of previous year..... \$8,952,633.02

II.—INCOME.

Gross amount of assessments paid by members:		
Gross amount of per capita tax.....	\$338,151.06	
Gross amount of membership fees received by the association.....	4,291,941.54	
Total.....	4,630,092.60	
Deduct payments returned to applicants or members.....	2,444.21	
Total paid by members.....		\$4,627,648.39
Interest on bonds.....	384,461.56	
Interest from all other sources.....	19,919.35	
Gross rent from association's property, including \$3,000 for association's occupancy of its own buildings.....	4,625.00	
Sale of lodge supplies.....		409,005.91
Official publication.....		9,969.54
		2,705.28
Total income.....		5,049,329.12
Sum of both amounts.....		14,001,962.14

III.—DISBURSEMENTS.

Death claims.....	\$3,253,931.63	
Permanent disability claims.....	209,046.19	
Sick and accident claims.....	77,240.39	
Relief.....	5,024.75	
Total benefits paid.....		\$3,545,242.96
Commissions and fees paid to deputies or organizers.....		125,950.96
Paid great camps.....		237,620.33
Salaries of officers and trustees.....		24,004.00
Salaries of office employees.....		59,381.46
Salaries and fees paid supreme medical examiner.....		6,101.30
Traveling and other expenses of officers, trustees, and committees.....		4,396.76
Insurance department fees.....		1,381.40
Rent, including \$3,000 for association's occupancy of its own buildings.....		3,630.00
Advertising, printing, and stationery.....		13,329.11
Postage, express, and telegraph.....		11,638.05
Lodge supplies.....		12,678.84
Official publication.....		41,050.81
Expense of supreme tent (convention).....		5,040.70
Legal expense in litigating claims, \$8,923.67; other legal expenses, \$11,589.07..		20,512.74
Furniture and fixtures.....		1,366.29
Taxes, repairs, and other expenses on real estate.....		1,498.96
Thompson deficit charged off.....		54,552.56
Abb Landis, actuary.....	\$300.00	
Laundry.....	87.00	
Brooms, brushes, etc.....	56.70	
Hardware.....	44.26	
W. B. Joyce & Co., surety bonds.....	359.40	
Cartage.....	25.00	
Soap.....	46.80	
Degree expenses.....	560.20	
Fuel.....	575.53	
Light and power.....	672.60	
Water and ice.....	109.32	
Furniture repairs.....	153.60	
Care of grounds.....	231.70	
Sundries.....	113.89	
		3,336.00
Exchange on bond collections.....		100.75
Total disbursements.....		\$4,172,873.98
Balance.....		9,829,088.16

IV.—LEDGER ASSETS.

Book value of real estate.....	\$125,000.00	
Book value of bonds.....	9,172,422.21	
Deposited in trust companies and banks on interest.....	511,001.81	
Cash in association's office, \$1,225; deposited in banks (not on interest), \$19,439.14.....	20,664.14	
Total ledger assets.....		9,829,088.16

NONLEDGER ASSETS.

Interest due and accrued on bonds.....	\$184,679.48	
Interest due and accrued on other assets.....	2,976.86	
Rents due and accrued.....	125.00	
Total interest and rents due and accrued.....		187,781.34
Market value (not including interest) bonds over book value.....		98,733.76
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....		349,000.00
Furniture and fixtures.....		16,438.50
Gross assets.....		10,481,041.76

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures.....	16,438.50	
Total admitted assets.....		10,464,603.26

V.—LIABILITIES.

Death claims due and unpaid.....	\$163,093.70	
Death claims resisted.....	45,500.00	
Death claims reported but not yet adjusted.....	99,250.00	
Present value of deferred death and disability claims payable in installments.....	526,145.20	
Total death claims.....		\$833,988.90
Sick and accident claims due and unpaid.....		591.00
Total unpaid claims.....		834,579.90
Salaries, rents, expenses, commissions, etc., due or accrued.....		27,215.09
Total liabilities.....		861,794.99
Balance to protect contracts, in addition to the right of assessment.....		9,602,808.27

VIII.—EXHIBIT OF CERTIFICATES.

	Total business of the year.		Business in District of Columbia during year.	
	Number.	Amount.	Number.	Amount.
Benefit certificates in force Dec. 31, 1909, as per last statement.....	269,014	\$334,975,426.14	1,686	\$1,894,000.00
Benefit certificates written during the year.....	28,242	27,880,500.00	75	58,000.00
Total.....	297,256	362,855,926.14	1,761	1,952,000.00
Deduct terminated or decreased during the year.....	26,855	29,330,719.14	182	145,250.00
Total benefit certificates in force Dec. 31, 1910..	270,401	333,525,207.00	1,579	1,806,750.00
Benefit certificates terminated by death during the year.....	2,517	3,375,262.50	16	19,000.00
Benefit certificates terminated by lapse during the year.....	24,338	25,955,456.64	166	126,250.00

Received during the year from members in District of Columbia:

Mortuary.....	\$22,515.73
Sick and accident.....	664.80
Expense.....	2,165.10
Total.....	25,345.63

IX.—EXHIBIT OF DEATH CLAIMS.

	Total claims.		District of Columbia claims.	
	Number.	Amount.	Number.	Amount.
Error.....		\$6,287.57		
Claims unpaid Dec. 31, 1909, as per last statement....	229	295,457.35	1	\$500.00
Claims (face value) incurred during the year.....	2,517	3,375,262.50	16	19,000.00
Total.....	2,746	3,677,007.42	17	19,500.00
Claims paid during the year.....	2,509	3,253,931.63	17	19,400.00
Balance.....	237	423,075.79		100.00
Saved by compromising or scaling down claims during the year.....		98,232.09		100.00
Claims rejected during the year.....	9	17,000.00		
Claims unpaid Dec. 31, 1910.....	228	307,843.70		

X.—EXHIBIT OF PERMANENT DISABILITY CLAIMS.

	Total claims.		District of Columbia claims.	
	Number.	Amount.	Number.	Amount.
Claims unpaid Dec. 31, 1909, as per last statement....	882	\$882,514.43	5	\$4,225.00
Claims incurred during the year.....	320	520,185.30	1	1,000.00
Total.....	1,202	1,402,699.73	6	5,225.00
Claims paid during the year.....	247	209,046.19		750.00
Balance.....	955	1,193,653.54	6	4,475.00
Saved by compromising or scaling down claims during the year.....		219,310.57		
Claims unpaid Dec. 31, 1910.....	955	974,342.97	6	4,475.00

XI.—EXHIBIT OF SICK AND ACCIDENT CLAIMS.

	Total claims.		District of Columbia claims.	
	Number.	Amount.	Number.	Amount.
Claims unpaid Dec. 31, 1909, as per last statement....	103	\$1,993. 00	1	\$10. 00
Claims incurred during the year.....	3,601	75,838. 39	38	946. 00
Total.....	3,704	77,831. 39	39	956. 00
Claims paid during the year.....	3,675	77,240. 39	39	956. 00
Claims unpaid Dec. 31, 1910.....	29	501. 00		

KNIGHTS OF THE MODERN MACCABEES, PORT HURON, MICH.

[Incorporated, 1881; commenced business, 1881. George S. Lovelace, president; A. M. Slay, secretary. Home office, Port Huron, Mich.]

I.—BALANCE SHEET.

Ledger assets Dec. 31 of previous year..... \$584,813. 53

II.—INCOME.

Gross amount of assessments paid by members:

For mortuary.....	\$1,363,378. 98
For expense.....	1,299. 25
For health and accident.....	493. 25
For sick and accident.....	20,281. 32
Gross amount of per capita tax.....	126,218. 39
Gross amount of membership fees received by the association.....	8,547. 52
Total.....	1,520,218. 71

Deduct payments returned to applicants or members..... 427. 13

Total paid by members..... \$1,519,791. 58

Interest on bonds.....	3,404. 50
Interest from all other sources.....	9,014. 15
Gross rent from association's property, including \$2,000 for association's occupancy of its own buildings.....	3,296. 00
Sale of lodge supplies.....	6,507. 30
Borrowed money.....	87,000. 00
Transferred from office fund.....	2,500. 00
Total income.....	1,631,513. 53
Sum of both amounts.....	2,216,327. 06

III.—DISBURSEMENTS.

Death claims.....	\$1,326,665. 18
Permanent disability claims.....	63,770. 35
Sick and accident claims.....	10,008. 00
Old-age benefits.....	107,806. 99
Total benefits paid.....	\$1,508,250. 52

Commissions and fees paid to deputies or organizers.....	57,162. 58
Salaries of deputies and organizers.....	19,776. 82
Salaries of officers and trustees (14).....	19,851. 36
Salaries of office employees (38).....	22,568. 16
Traveling and other expenses of officers, trustees, and committees.....	2,892. 10
Insurance department fees.....	354. 23
Rent, including \$2,000 for association's occupancy of its own buildings.....	2,120. 00
Advertising, printing, and stationery.....	7,929. 93
Postage, express, telegraph, and telephone.....	5,583. 17
Lodge supplies.....	6,365. 47
Official publication.....	12,409. 53
Expense of supreme lodge meeting.....	16,332. 32
Legal expense in litigating claims.....	358. 09
Other legal expenses.....	1,418. 63
Furniture and fixtures.....	114. 49
Taxes, repairs, and other expenses on real estate.....	1,061. 28
Abb Landis.....	15. 00
Prizes to tents.....	524. 70
Public meetings.....	1,656. 77
Light and heat.....	540. 90
Borrowed money repaid.....	59,000. 00
Interest.....	1,334. 95
Bond interest.....	322. 92
Bond premium.....	232. 95
Transfer to office fund.....	2,500. 00
Miscellaneous.....	26. 36
National Fraternal Congress.....	45. 00
Medical examination fees.....	41. 75
Total disbursements.....	1,750,789. 98
Balance.....	465,537. 08

IV.—LEDGER ASSETS.

Book value of real estate, unincumbered	\$84,561.03	
Book value of bonds	76,366.39	
Deposited in trust companies and banks on interest	304,609.66	
Total ledger assets		\$465,537.08

NONLEDGER ASSETS.

Interest due and accrued on bonds	789.17	
Rents due and accrued	108.00	
Total interest and rents due and accrued		897.17
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		139,451.83
Gross assets		605,886.08

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value		473.39
Total admitted assets		605,412.69

V.—LIABILITIES.

Death claims resisted (3)	\$4,000.00	
Death claims reported, but not yet adjusted (84)	103,375.00	
Total death claims	\$107,375.00	
Sick and accident claims reported, but not yet adjusted (7)	6,500.00	
Total unpaid claims	113,875.00	
Salaries, rents, expenses, commissions, etc., due or accrued	6,020.01	
Borrowed money	48,000.00	
Total liabilities		167,895.01
Balance, to protect contracts, in addition to the right of assessment		605,412.69

VIII.—EXHIBIT OF CERTIFICATES.

	Total business of the year.		Business in District of Columbia during year.	
	Number.	Amount.	Number.	Amount.
Benefit certificates in force Dec. 31, 1909, as per last statement	106,883	\$131,516,250.00	301	\$292,750.00
Benefit certificates written during the year	8,012	8,100,750.00	26	30,500.00
Total	114,895	139,617,000.00	327	323,250.00
Deduct terminated or decreased during the year	13,439	14,605,000.00	55	45,500.00
Total benefit certificates in force Dec. 31, 1910	101,456	125,012,000.00	272	277,750.00
Benefit certificates terminated by death during the year	1,050	1,392,500.00	2	2,000.00
Benefit certificates terminated by lapse during the year	12,389	13,131,500.00	53	43,500.00
Benefit certificates decreased during the year		81,000.00		

Received during the year from members in District of Columbia:

Mortuary	\$3,031.29
Expenses	336.31
Total	3,367.60

IX.—EXHIBIT OF DEATH CLAIMS.

	Total claims.		District of Columbia claims.	
	Number.	Amount.	Number.	Amount.
Claims unpaid Dec. 31, 1909, as per last statement	84	\$102,153.20		
Claims (face value) incurred during the year	1,051	1,350,800.00	2	\$2,000.00
Total	1,135	1,452,953.20	2	2,000.00
Claims paid during the year	1,036	1,326,665.18	2	2,000.00
Balance	99	126,288.02		
Saved by compromising or scaling down claims during the year, or dropped	12	18,913.02		
Claims unpaid Dec. 31, 1910	87	107,375.00		

X.—EXHIBIT OF PERMANENT DISABILITY CLAIMS.

	Number.	Amount.
Claims unpaid Dec. 31, 1909, as per last statement.....	564	\$508,850.00
Claims incurred during the year.....	140	193,232.14
Total.....	704	702,082.14
Claims paid during the year.....	106	172,370.35
Balance.....	598	529,711.79
Held until death.....		168,056.54
Claims on list Dec. 31, 1910.....	598	361,665.25

XI.—EXHIBIT OF SICK AND ACCIDENT CLAIMS.

	Number.	Amount.
Claims unpaid Dec. 31, 1909, as per last statement.....	2	\$1,258.00
Claims incurred during the year.....	20	15,750.00
Total.....	22	17,008.00
Claims paid during the year.....	15	10,008.00
Claims scaled during the year.....		500.00
Claims on list Dec. 31, 1910.....	7	6,500.00

XII.—EXHIBIT OF OLD AGE AND OTHER CLAIMS.

	Number.	Amount.
Claims unpaid Dec. 31, 1909, as per last statement.....	436	\$418,695.36
Claims incurred during the year.....	232	333,623.81
Total.....	668	752,319.17
Claims paid during the year.....	93	167,553.64
Balance.....	575	584,765.53
Held until death.....		161,626.47
Claims on list Dec. 31, 1910.....	575	423,139.06

LADIES OF THE MACCABEES OF THE WORLD, PORT HURON, MICH.

[Incorporated, 1897; commenced business, 1892. Mrs. Lillian M. Hollister, president; Miss Bina M. West, secretary. Home office, Maccabee Temple, Port Huron, Mich.]

I.—BALANCE SHEET.

Ledger assets Dec. 31 of previous year..... \$4,152,120.08

II.—INCOME.

Gross amount of assessments paid by members:		
Gross amount of per capita tax.....	\$171,190.63	
Gross amount of membership fees received by the association.....	13,979.60	
Medical examiners' fees actually received by the association.....	4,160.75	
All other assessments, dues, or fees.....	1,416,725.41	
Total.....	1,606,056.39	
Deduct payments returned to applicants or members.....	5,178.70	
Total paid by members.....		\$1,600,877.69
Interest on bonds.....	173,596.27	
Interest from all other sources.....	5,007.37	
Gross rent from association's property.....	2,453.00	
Sale of lodge supplies.....		181,056.64
Bonds subordinate hive officers.....		826.91
Hospital and home fund.....		1,275.72
Relief fund.....		836.24
		72.01
Total income.....		1,784,945.21
Sum of both amounts.....		5,937,065.29

III.—DISBURSEMENTS.

Death claims.....	\$806,010.09	
Permanent disability claims.....	23,803.87	
Total benefits paid.....		\$829,813.96
Commissions, prizes, and fees paid to deputies or organizers.....		25,842.93
Salaries of deputies and organizers, and expenses.....		90,855.20
Salaries of managers or agents not deputies or organizers.....		36,048.58
Salaries of officers and trustees.....		15,000.00
Salaries of office employees.....		35,463.77
Salaries and fees paid to subordinate medical examiners.....		850.00
Traveling and other expenses of officers, trustees, and committees.....		5,494.34
Insurance department fees.....		853.95
Rent.....		3,325.55
Advertising, printing, and stationery.....		17,062.21
Postage, express, telegraph, and telephone.....		9,011.59
Official publication.....		20,031.45
Legal expense in litigating claims, \$19,817.63; other legal expenses, \$812.40.....		20,630.03
Furniture and fixtures.....		1,948.17
Taxes, repairs, and other expenses on real estate.....		638.33
Janitor.....		1,500.73
Light.....		428.07
Fire insurance.....		147.39
Class work.....		4,783.23
District medical examiners' expenses.....		9,396.42
Relief fund.....		15.00
Miscellaneous.....		3,895.24
Total disbursements.....		\$1,133,036.14
Balance.....		4,804,029.15

IV.—LEDGER ASSETS.

Book value of real estate.....	\$60,000.00	
Book value of bonds.....	4,564,162.76	
Deposited in trust companies and banks on interest.....	165,633.86	
Cash in association's office.....	14,232.53	
Total ledger assets.....		4,804,029.15

NONLEDGER ASSETS.

Interest due and accrued on bonds.....	45,883.26	
Interest due and accrued on other assets.....	2,070.64	
Rents due and accrued.....	361.50	
Total interests and rents due and accrued.....		48,315.40
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....		109,000.00
Per capita tax on benefit members now in hands of record keepers.....		13,000.00
Per capita tax on social members now in hands of record keepers.....		6,000.00
Furniture, fixtures, and safes.....		12,309.77
Supplies, printed matter, and stationery.....		12,070.19
Gross assets.....		5,004,724.51

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, and safes.....	\$12,309.77	
Supplies, printed matter, and stationery.....	12,070.19	
		24,379.96
Total admitted assets.....		4,980,344.55

V.—LIABILITIES.

Death claims due and unpaid.....	\$500.00	
Death claims resisted.....	4,000.00	
Death claims reported but not yet adjusted.....	94,383.34	
Present value of deferred death and disability claims payable in installments.....	23,557.11	
Total unpaid claims.....		\$122,440.45
Salaries, rents, expenses, commissions, etc., due or accrued.....		30,559.79
Payments to be returned.....		53.24
Total liabilities.....		153,053.48
Balance to protect contracts, in addition to the right of assessment.....		4,827,291.07

VIII.—EXHIBIT OF CERTIFICATES.

	Total business of the year.		Business in District of Columbia during year.	
	Number.	Amount.	Number.	Amount.
Benefit certificates in force Dec. 31, 1909, as per last statement.....	129,145	\$99,643,849.39	1,033	\$614,800.00
Benefit certificates written during the year.....	15,559	11,014,500.00	153	73,750.00
Total.....	144,704	110,658,349.39	1,186	688,550.00
Deduct terminated or decreased during the year.....	9,345	6,377,463.18	108	39,250.00
Total benefit certificates in force Dec. 31, 1910....	135,359	104,280,886.21	1,078	649,300.00
Benefit certificates terminated by death during the year.	1,008	852,320.15	3	1,750.00
Benefit certificates terminated by lapse during the year.	8,315	5,513,143.03	105	36,250.00
Benefit certificates terminated by expiration during the year.....	22	12,000.00	.....	.....
Benefit certificates decreased during the year .....	.....	76,250.00	.....	1,250.00

Received during the year from members in District of Columbia:

Mortuary.....	\$6,224.35
Expense.....	2,214.87
Reserve.....	2,923.73
Total.....	11,362.95

IX.—EXHIBIT OF DEATH CLAIMS.

	Total claims.		District of Columbia claims.	
	Number.	Amount.	Number.	Amount.
Claims unpaid Dec. 31, 1909, as per last statement.....	83	\$73,058.34	.....	.....
Claims (face value) incurred during the year	1,010	854,320.15	3	\$1,750.00
Total.....	1,093	927,378.49	3	1,750.00
Claims paid during the year.....	988	806,010.09	3	1,750.00
Balance.....	105	121,368.40	.....	.....
Saved by compromising or scaling down claims during the year .....	.....	21,485.06	.....	.....
Claims rejected during the year.....	1	1,000.00	.....	.....
Claims unpaid Dec. 31, 1910.....	104	98,883.34	.....	.....

X.—EXHIBIT OF PERMANENT DISABILITY CLAIMS.

	Number.	Amount.
Claims incurred during the year.....	90	\$23,803.87
Claims paid during the year.....	90	\$23,803.87

LADIES OF THE MODERN MACCABEES, PORT HURON, MICH.

[Incorporated, 1891; commenced business, 1890. Mrs. Frances E. Burns, president; Miss Emma E. Bower, secretary. Home office, Modern Maccabee Temple, Port Huron, Mich.]

I.—BALANCE SHEET.

Ledger assets Dec. 31 of previous year..... \$577,010.88

II.—INCOME.

Gross amount of assessments paid by members:		
Gross amount of per capita tax.....	\$74,211.50	
Gross amount of membership fees received by the association..	1,283.00	
Medical examiners' fees actually received by the association..	844.75	
All other assessments, dues, or fees.....	616,454.31	
Total.....	692,793.56	
Deduct payments returned to applicants or members.....	707.17	
Total paid by members.....		\$692,086.39
Interest on bonds.....	13,730.17	
Interest from all other sources.....	8,247.66	
		21,977.83
Sale of lodge supplies.....		2,909.74
Advertising.....		476.19
Sale of stamps.....		227.78
Schedule bond for subhives.....		180.46
Money advanced for deputies' school returned to fund.....		949.47
Money advanced to and refunded by great hive officers for trips made in interest of order.....		306.55
Convention expenses refunded.....		33.20
Prize claims and medical examination fees refunded.....		16.00
Balance left in treasury of defunct hive No. 989.....		2.67
Expense money refunded by Abb Landis.....		1.20
Money overpaid or express refunded.....		.55
Premium on bonds purchased prior to 1906 which was charged out as a disbursement instead of being added to par value of bonds.....		1,343.15
Total income.....		720,511.18
Sum of both amounts.....		1,297,522.06

III.—DISBURSEMENTS.

Death claims.....	\$455,488.95
Permanent disability claims.....	17,579.47
Old-age benefits.....	114,676.34
Total benefits paid.....	\$587,744.76
Commissions and fees paid to deputies or organizers.....	5,027.00
Salaries and expenses of deputies and organizers.....	32,391.57
Salaries of officers and trustees.....	8,617.76
Salaries and other compensation of committees.....	2,542.75
Salaries of office employees.....	18,589.96
Salaries paid supreme medical examiners.....	2,500.00
Salaries paid to subordinate medical examiners.....	3,314.50
Traveling and other expenses of officers, trustees, and committees.....	5,374.51
Insurance department fees.....	299.59
Rent.....	1,446.00
Advertising, printing, and stationery.....	4,519.42
Postage, express, telegraph, and telephone.....	8,135.83
Lodge supplies.....	5,347.83
Official publication.....	6,690.61
Expense of Supreme Lodge meeting.....	18,792.76
Legal expense in litigating claims, \$934.68; other legal expenses, \$2,226.37....	3,161.05
Furniture and fixtures.....	1,995.89
Interest on bonds purchased.....	746.93
Bonds for officers and employees.....	340.00
Schedule bond for subhives.....	581.47
Prize claims, \$5,979; office expense, \$1,148.58.....	7,127.58
National Fraternal Congress and other fraternal association dues.....	459.67
Actuary services, \$858.45; hall rent, schools, \$256.03.....	1,114.48
Special prize work.....	5,000.00
Publicity and field work.....	5,000.00
Expense, deputies' school.....	2,380.90
Expense, State fairs.....	623.50
St. Joseph Hospital.....	500.00
To increase special funds of great commander and great record keeper.....	1,500.00
Periodicals and literature relating to fraternal insurance.....	231.68
Maccabees' bed, Colorado Springs, \$75; miscellaneous, \$629.64.....	704.64
Total disbursements.....	742,802.64
Balance.....	554,719.42

IV.—LEDGER ASSETS.

Book value of bonds.....	\$338,502.15	
Deposited in trust companies and banks on interest.....	216,217.27	
Total ledger assets.....		\$554,719.42

NONLEDGER ASSETS.

Interest due and accrued on bonds.....		5,545.78
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....		41,950.70
Special fund in hands of great commander.....	\$900.00	
Special fund in hands of great record keeper.....	3,500.00	
Special fund in hands of great medical examiner.....	200.00	
Special prize fund in hands of great record keeper.....	5,000.00	
		9,600.00
Total admitted assets.....		611,815.90

V.—LIABILITIES.

Death claims due and unpaid.....	\$166.66	
Death claims resisted.....	5,000.00	
Death claims reported but not yet adjusted.....	55,449.28	
Total death claims.....		\$60,615.94
Permanent disability claims due and unpaid.....		1,175.00
Old-age and other benefits due and unpaid.....		50.00
Total unpaid claims.....		61,840.94
Salaries, rents, expenses, commissions, etc., due or accrued.....		11,994.44
Total liabilities.....		73,835.38
Balance to protect contracts, in addition to the right of assessment.....		537,980.52

VIII.—EXHIBIT OF CERTIFICATES.

	Total business of the year.		Business in District of Columbia during year.	
	Number.	Amount.	Number.	Amount.
Benefit certificates in force Dec. 31, 1909, as per last statement.....	71,114	\$58,548,400.00	89	\$40,250.00
Benefit certificates written during the year.....	2,829	1,821,250.00	7	2,500.00
Total.....	73,943	60,369,650.00	96	42,750.00
Deduct terminated or decreased during the year.....	30,637	25,637,325.00	24	8,750.00
Total benefit certificates in force Dec. 31, 1910.....	43,306	34,732,325.00	72	34,000.00
Benefit certificates terminated by death during the year.....	548	461,200.00	1	500.00
Benefit certificates terminated by lapse during the year and changed to social.....	30,089	24,715,625.00	23	8,250.00
Benefit certificates decreased during the year.....		460,500.00		

Received during the year from members in District of Columbia:

Mortuary.....	\$345.37
Expense.....	85.00
Total.....	430.37

IX.—EXHIBIT OF DEATH CLAIMS.

	Total claims.		District of Columbia claims.	
	Number.	Amount.	Number.	Amount.
Claims unpaid Dec. 31, 1909, as per last statement.....	72	\$59,391.66		
Claims (face value) incurred during the year.....	548	461,200.00	1	\$500.00
Total.....	620	520,591.66	1	500.00
Claims paid during the year.....	546	455,488.95		
Balance.....	74	665,102.71		
Saved by compromising or scaling down claims during the year (dropped).....	1	4,305.98		
Deduct liens on certificate.....		180.79		
Claims unpaid Dec. 31, 1910.....	73	60,615.94	1	500.00

X.—EXHIBIT OF PERMANENT DISABILITY CLAIMS.

	Number.	Amount.
Claims unpaid Dec. 31, 1909, as per last statement.....	6	\$275.00
Claims incurred during the year.....	416	19,579.47
Total.....	422	19,854.47
Claims paid during the year.....	373	17,579.47
Balance.....	49	2,275.00
Transferred to death claims.....	13	600.00
Claims rejected during year.....	11	500.00
Claims unpaid Dec. 31, 1910.....	25	1,175.00

EXHIBIT OF OLD-AGE AND OTHER CLAIMS.

	Number.	Amount.
Claims incurred during the year.....	335	\$114,776.34
Claims paid during the year.....	333	114,676.34
Balance.....	2	100.00
Transferred to death claims.....	1	50.00
Claims unpaid Dec. 31, 1910.....	1	50.00

LOYAL GUARD, FLINT, MICH.

[Incorporated, 1895; commenced business, 1895. Edwin O. Wood, president; F. H. Rankin, secretary.
Home office, Flint, Mich.]

I.—BALANCE SHEET.

Ledger assets Dec. 31 of previous year..... \$222,529.84

II.—INCOME.

Gross amount of assessments paid by members:

For mortuary.....	\$52,665.42
Gross amount of per capita tax.....	293.03
Assessments for expenses.....	2,784.19
Medical examiners' fees actually received by the association...	1.00
All other assessments, dues, or fees.....	29,886.70
Certificate fees.....	76.00

Total.....	85,706.34
Deduct payments returned to applicants or members.....	9.41

Total paid by members.....	\$85,696.93
Interest on mortgage loans.....	4,401.75
Interest from all other sources.....	641.24
Gross rent from association's property.....	10,243.66
Sale of lodge supplies.....	8.00
Sale of furniture.....	113.00
Advertising.....	7.00
Insurance on fire loss.....	424.77
Adjustment mortgage loan.....	7.00
Borrowed money.....	2,000.00

Total income..... 103,543.35

Sum of both amounts..... 326,073.19

III.—DISBURSEMENTS.

Death claims.....	\$72,500.00
Commissions and fees paid to deputies or organizers.....	637.50
Salaries of deputies and organizers.....	2,249.15
Expenses deputies or organizers.....	862.21
Salaries of officers and trustees (6), (supreme medical examiner and supreme counselor not included).....	8,660.00
Salaries of office employees (4).....	2,567.60
Salaries and fees paid supreme medical examiners.....	2,500.00
Traveling and other expenses of officers, trustees, and committees.....	590.61
Insurance department fees.....	290.95
Rent.....	674.00
Advertising, printing, and stationery.....	659.85

Postage, express, telegraph, and telephone.....	\$772.24	
Lodge supplies.....	135.25	
Official publication.....	2,380.56	
Expense of supreme lodge meeting.....	3,561.98	
Legal expenses.....	1,400.00	
Furniture and fixtures.....	95.69	
Taxes, repairs, and other expenses on real estate.....	4,495.23	
All other disbursements:		
Insurance on furniture.....	17.28	
Light and water.....	65.75	
Interest.....	35.22	
National Fraternal Congress and auxiliary bodies.....	155.66	
Miscellaneous.....	77.18	
Paid borrowed money.....	4,000.00	
Surety bonds.....	42.50	
Total disbursements.....		\$109,390.41
Balance.....		216,682.78

IV.—LEDGER ASSETS.

Book value of real estate.....	\$100,000.00	
Mortgage and contract loans on real estate.....	106,111.33	
Deposited in trust companies and banks on interest.....	6,000.00	
Deposited in banks (not on interest).....	4,571.45	
Total ledger assets.....		216,682.78

NONLEDGER ASSETS.

Interest due and accrued on mortgages and contracts.....	1,914.97
Total admitted assets.....	218,597.75

V.—LIABILITIES.

Advance assessments.....	660.85
Balance to protect contracts, in addition to the right of assessment.....	217,936.90

VIII.—EXHIBIT OF CERTIFICATES.

	Total business of the year.		Business in District of Columbia during year.	
	Number.	Amount.	Number.	Amount.
Benefit certificates in force Dec. 31, 1909, as per last statement.....	5,500	\$5,659,000.00	67	\$64,500.00
Benefit certificates written during the year.....	509	245,000.00		
Total.....	6,009	5,904,000.00	67	64,500.00
Deduct terminated or decreased during the year.....	1,362	736,250.00	4	3,000.00
Total benefit certificates in force Dec. 31, 1910.....	4,647	5,167,750.00	63	61,500.00
Benefit certificates terminated by death during the year.....	59	71,500.00	2	2,000.00
Benefit certificates terminated by lapse during the year.....	1,303	664,750.00	2	1,000.00

Received during the year from members in District of Columbia:

Benefit.....	\$774.64
Expense.....	467.72
Total.....	1,242.36

IX.—EXHIBIT OF DEATH CLAIMS.

	Total claims.		District of Columbia claims.	
	Number.	Amount.	Number.	Amount.
Claims unpaid Dec. 31, 1909, as per last statement.....	1	\$1,000.00		
Claims (face value) incurred during the year.....	59	71,500.00	2	\$2,000.00
Total.....	60	72,500.00	2	2,000.00
Claims paid during the year.....	60	72,500.00	2	2,000.00

MODERN BROTHERHOOD OF AMERICA, MASON CITY, IOWA.

[Incorporated, 1897; commenced business, 1897. G. B. Hanley, president; E. L. Balz, secretary. Home office, Mason City, Iowa.]

I.—BALANCE SHEET.

Ledger assets Dec. 31 of previous year	\$814,811.35
Less suspense account, being money received in 1909, deposited in bank but not distributed to the different funds	10,840.90

803,970.45

II.—INCOME.

Gross amount of assessments paid by members:

For mortuary	\$995,347.94
For reserve	101,983.20
Gross amount of per capita tax	250,784.86
Suspense account	15,105.89
All other assessments, dues, or fees	2,804.34

Total	1,366,026.23
Deduct payments returned to applicants or members	4,129.24

Total paid by members	\$1,361,896.99
Interest on mortgage loans	24,004.42
Interest on bonds	16,355.96
Interest from all other sources	4,635.36
Sale of lodge supplies	12,727.86
Rewriting certificates	1,749.25
Premium surety bonds	4,383.57
Certificate fees	280.00
Advertising official paper	4,953.86
Field work and field expense	65,200.00
License fees, South Dakota lodges	184.00
Field work refunds	255.62
Local funds from suspended lodges	42.04
Return amounts investigating loans	65.40
Return amounts paid on bonds	72.75
Return amounts paid Mutual Telephone Co	9.00
Exchange	7.59

Total income 1,496,823.67

Sum of both amounts 2,300,794.12

III.—DISBURSEMENTS.

Death claims	\$942,254.03
Permanent disability claims	15,500.00
Sick and accident claims	29,070.30
Old age benefits	200.00

Total benefits paid	\$987,024.33
Commissions and fees paid to deputies or organizers	211,256.29
Salaries of officers and trustees (3)	10,200.00
Salaries and other compensation of committees	1,110.50
Salaries of office employees (65)	31,274.71
Traveling and other expenses of officers, trustees, and committees	2,644.26
Insurance department fees	1,246.45
Rent, including light	2,634.40
Advertising, printing, and stationery	12,871.39
Postage, express, telegraph, and telephone	12,408.23
Lodge supplies	9,645.03
Official publication	17,828.76
Legal expense in litigating claims	6,301.19
Furniture and fixtures	2,301.82
A. F. E. table	366.52
Mileage and per diem board of directors	8,594.27
Bonds, local officers	2,763.20
Investigating claims	3,593.49
Office expenses	48.20
Investigating loans	62.76
Clerk hire—superintendent's and president's office	2,074.00
Janitor service	516.78
Fire-insurance premiums	192.33
Reports on impaired risks, etc.	735.06
Bonds, supreme officers	363.75
Assessments and dues in A. F. A., I. F. C.	210.50
Post-office-box rent	8.00
Repairing adding machine and typewriter	24.60
Miscellaneous	59.62

Total disbursements 1,328,360.44

Balance 972,433.68

IV.—LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$425,450.00	
Book value of bonds.....	449,899.99	
Deposited in trust companies and banks on interest.....	97,083.69	
Total ledger assets.....		\$972,433.68

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$12,570.40	
Interest due and accrued on bonds.....	7,516.19	
Interest due and accrued on other assets.....	25.00	
Total interest due and accrued.....		20,111.59
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge..		90,000.00
Reserve fund, per capita, tax supplies, etc.....		44,000.00
Total admitted assets.....		1,126,545.27

V.—LIABILITIES.

Death claims resisted (28).....	\$34,500.00	
Death claims reported but not yet adjusted (95).....	105,000.00	
Total death claims.....	\$139,500.00	
Permanent disability claims reported but not yet adjusted (12).....	7,750.00	
Sick and accident claims resisted (3).....	800.00	
Sick and accident claims reported but not yet adjusted (39).....	4,875.00	
Old age and other benefits due and unpaid (1).....	100.00	
Total unpaid claims.....	153,025.00	
Salaries, rents, expenses, commissions, etc., due or accrued.....	14,965.81	
Total liabilities.....		167,990.81
Balance to protect contracts, in addition to the right of assessment.....		958,554.46

VIII.—EXHIBIT OF CERTIFICATES.

	Number.	Amount.
Benefit certificates in force Dec. 31, 1909, as per last statement.....	128,124	\$158,084,500.00
Benefit certificates written during the year.....	41,784	48,428,000.00
Benefit certificates increased during the year.....		314,500.00
Total.....	169,908	206,827,000.00
Deduct terminated or decreased during the year.....	17,281	19,451,500.00
Total benefit certificates in force Dec. 31, 1910.....	152,627	187,375,500.00
Benefit certificates terminated by death during the year.....	867	1,060,500.00
Benefit certificates terminated by lapse during the year.....	16,396	18,281,000.00
Benefit certificates terminated by disability during the year.....	18	31,000.00
Benefit certificates decreased during the year.....		79,000.00

IX.—EXHIBIT OF DEATH CLAIMS.

	Number.	Amount.
Claims unpaid Dec. 31, 1909, as per last statement.....	77	\$88,000.00
Claims (face value) incurred during the year.....	840	1,029,438.01
Total.....	917	1,117,438.01
Claims paid during the year.....	789	942,254.03
Balance.....	128	175,183.98
Saved by compromising or scaling down claims during the year.....		28,683.98
Claims rejected during the year.....	5	7,000.00
Claims unpaid Dec. 31, 1910.....	123	139,500.00

X.—EXHIBIT OF PERMANENT DISABILITY CLAIMS.

	Number.	Amount.
Claims unpaid Dec. 31, 1909, as per last statement.....	18	\$14,000.00
Claims incurred during the year.....	18	13,250.00
Total.....	36	27,250.00
Claims paid during the year.....	18	15,500.00
Balance.....	18	11,750.00
Claims rejected.....	6	4,000.00
Claims unpaid Dec. 31, 1910.....	12	7,750.00

XI.—EXHIBIT OF SICK AND ACCIDENT CLAIMS.

	Number.	Amount.
Claims unpaid Dec. 31, 1909, as per last statement.....	38	\$5,300.00
Claims incurred during the year.....	285	33,245.30
Total.....	323	38,545.30
Claims paid during the year.....	262	29,070.30
Claims rejected during the year.....	19	1,875.00
Saved by compromise.....		1,925.00
Claims unpaid Dec. 31, 1910.....	42	5,675.00

XII.—EXHIBIT OF OLD AGE AND OTHER CLAIMS.

	Number.	Amount.
Claims incurred during the year.....	3	\$300.00
Claims paid during the year.....	2	200.00
Claims unpaid Dec. 31, 1910.....	1	100.00

MODERN WOODMEN OF AMERICA, ROCK ISLAND, ILL.

[Incorporated 1884; commenced business 1883. A. R. Talbot, president; C. W. Hawes, secretary. Home office, corner Fifteenth Street and Third Avenue, Rock Island, Ill.]

I.—BALANCE SHEET.

Ledger assets, Dec. 31 of previous year..... \$5,957,515.40

II.—INCOME.

Gross amount of assessments paid by members:		
Gross amount of per capita tax.....	\$1,349,911.50	
All other assessments, dues, or fees.....	12,180,056.45	
Sanatorium donations.....	78,786.91	
Total.....	13,608,754.86	
Deduct payments returned to applicants or members.....	5,111.35	
Total paid by members.....		\$13,603,643.51
Interest on bonds.....	94,580.99	
Interest from all other sources.....	77,885.43	
Gross rent from association's property, including \$13,000 for association's occupancy of its own buildings.....	13,480.00	
		185,946.42
Sale of lodge supplies.....		150,974.97
Certificate fees.....		20,829.75
Advertising (official paper).....		318.00
Printing official paper for Royal Neighbors.....		17,294.30
Total income.....		13,979,006.95
Sum of both amounts.....		19,936,522.35

III.—DISBURSEMENTS.

Death claims.....	\$10,857,084.55
Salaries of deputies and organizers.....	428,862.17
Salaries of officers and trustees.....	22,500.00
Other compensation of officers and trustees.....	29,500.00
Salaries and other compensation of committees.....	7,515.00
Salaries of office employees.....	148,633.65
Salaries and fees paid supreme medical examiners.....	26,911.09
Salaries and fees paid to subordinate medical examiners.....	6,095.17
Traveling and other expenses of officers, trustees, and committees.....	12,822.26
Insurance department fees.....	2,544.17
Rent, including \$13,000 for association's occupancy of its own buildings.....	14,800.00
Advertising, printing, and stationery.....	26,216.64
Postage, express, telegraph, and telephone.....	23,324.88
Lodge supplies.....	114,216.80
Official publication, and mailing.....	128,739.39
Expense of supreme lodge meeting.....	4,095.86
Legal expenses in litigating claims, \$36,078.50; other legal expenses, \$12,000.....	48,078.50
Furniture and fixtures, and library.....	9,750.06
Taxes, repairs, and other expenses on real estate.....	7,497.25
Loss on sale or maturity of ledger assets—bonds.....	7,993.16
Sanatorium fund from donations.....	59,706.81
Sanatorium fund from per capita.....	101,711.50
Expense, head consul's office.....	24,598.04
Salary editor.....	4,500.00
Electrotype department.....	7,648.08
Surety bonds.....	17,643.90
Foresters.....	4,614.59
Expenses of head office.....	3,359.15
Expense, head banker's office.....	2,121.07
Salary and expense, fiscal agent.....	327.63
Office supplies.....	24,512.92
Investigating claims.....	11,056.76
Class adoptions.....	1,825.57
Light, fuel, ice and water.....	3,029.36
Prizes.....	4,800.90
Expense of lecturers.....	45,511.85
Expense of inspectors.....	15,022.36
Fraternal congress and fraternities.....	1,962.59
Interest on contested claims paid.....	4,803.49
Total disbursements.....	\$12,266,137.17
Balance.....	7,670,385.18

IV.—LEDGER ASSETS.

Book value of real estate.....	\$373,151.00
Book value of bonds.....	3,352,141.91
Deposited in trust companies and banks on interest.....	3,945,092.27
Total ledger assets.....	7,670,385.18

NONLEDGER ASSETS.

Interest due and accrued on bonds.....	50,554.07
Assessments actually collected by subordinate lodges, not yet turned over to supreme lodge.....	1,270,000.00
Supply and paper stock inventory.....	\$36,945.80
Printing plant inventory.....	83,845.44
Furniture inventory.....	105,894.50
Library.....	7,075.85
Gross assets.....	1,503,761.59
	9,224,700.84

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value.....	49,746.84
Insolvent bank, E. H. McCutchen & Co. (suit).....	84,088.63
First National Bank, Chariton, Iowa, in receiver's hands.....	204,166.67
Supply, paper stock, printing plant, furniture, and library.....	233,761.59
Total admitted assets.....	571,763.73
	8,652,937.11

V.—LIABILITIES.

Death claims due and unpaid.....	\$230,276.30
Death claims resisted.....	288,000.00
Death claims reported, but not yet adjusted.....	617,000.00
Total unpaid claims.....	\$1,135,276.30
Salaries, rents, expenses, commissions, etc., due or accrued.....	72,547.39
161 death claims incurred in 1910, but not reported until 1911.....	260,000.00
Total liabilities.....	1,476,823.69
Balance to protect contracts, in addition to the right of assessment.....	7,176,113.42

VIII.—EXHIBIT OF CERTIFICATES.

	Total business of the year.		Business in District of Columbia during year.	
	Number.	Amount.	Number.	Amount.
Benefit certificates in force Dec. 31, 1909, as per last statement	1, 045, 869	\$1, 666, 487, 000. 00	1, 724	\$2, 620, 500. 00
Benefit certificates written during the year	149, 267	204, 596, 000. 00	376	518, 000. 00
Total	1, 195, 136	1, 871, 083, 000. 00	2, 100	3, 138, 500. 00
Deduct terminated or decreased during the year	65, 331	84, 985, 000. 00	140	125, 000. 00
Total benefit certificates in force Dec. 31, 1910.	1, 129, 805	1, 786, 098, 000. 00	1, 960	3, 013, 500. 00
Benefit certificates terminated by death during the year	6, 537	11, 076, 500. 00	8	13, 000. 00
Benefit certificates terminated by lapse during the year	58, 794	73, 908, 500. 00	132	112, 000. 00

Received during the year from members in District of Columbia:

Mortuary	\$20, 503. 95
Expense	2, 726. 58
Total	\$23, 230. 53

IX.—EXHIBIT OF DEATH CLAIMS.

	Total claims.		District of Columbia claims.	
	Number.	Amount.	Number.	Amount.
Claims unpaid Dec. 31, 1909, as per last statement.	592	\$1, 021, 134. 25	.....	.....
Claims (face value) incurred during the year	6, 537	11, 076, 750. 00	8	\$13, 000. 00
Total	7, 129	12, 097, 884. 25	8	13, 000. 00
Claims paid during the year	6, 401	10, 857, 084. 55	7	12, 000. 00
Balance	728	1, 240, 799. 70	1	1, 000. 00
Saved by compromising or scaling down claims during the year .....	.....	53, 023. 40	.....	.....
Claims rejected during the year—dropped	33	52, 500. 00	.....	.....
Claims unpaid Dec. 31, 1910	695	1, 135, 276. 30	1	1, 000. 00

NATIONAL PROTECTIVE LEGION, WAVERLY, N. Y.

[Incorporated, 1891; commenced business, 1890. George A. Scott, president; H. C. Lockwood, secretary
Home office, 433-439 Fulton Street, Waverly, N. Y.]

I.—BALANCE SHEET.

Ledger assets Dec. 31, of previous year

\$1,965,346.31

II.—INCOME.

Gross amount of assessments paid by members:		
Gross amount of per capita tax	\$1, 524. 00	
Gross amount of membership fees received by the association	58. 04	
All other assessments, dues, or fees	1, 937, 396. 77	
Total paid by members		\$1, 938, 978. 81
Interest on mortgage loans	6, 615. 86	
Interest on bonds	68, 479. 03	
Interest from all other sources	999. 96	
Gross rent from association's property, including \$3,000 for association's occupancy of its own buildings	3, 925. 00	
Sale of lodge supplies		80, 019. 85
Checks returned		22, 297. 01
Borrowed money		3, 828. 77
Profit on sale of securities		1, 500. 00
Sale of printing press		37. 50
Other items		675. 00
		1, 158. 17
Total income		2, 048, 495. 11
Sum of both amounts		4, 013, 841. 42

III.—DISBURSEMENTS.

Death claims.....	\$256,623.31	
Disability claims.....	607,611.77	
Old-age benefits.....	1,333.35	
Other benefits, distribution.....	1,521,967.46	
Total benefits paid.....	\$2,387,535.89	
Commissions and fees paid to deputies and organizers.....	43,266.17	
Salaries of deputies and organizers.....	73,740.63	
Salaries of officers and trustees.....	20,700.00	
Salaries of office employees.....	25,903.79	
Other compensation of office employees, extra help.....	4,764.85	
Salaries and fees paid supreme medical examiners.....	3,600.00	
Salaries and fees paid to subordinate medical examiners.....	12,184.98	
Traveling and other expenses of officers, trustees, and committees.....	6,739.88	
Insurance department fees.....	341.00	
Rent, including \$3,000 for association's occupancy of its own buildings.....	15,417.91	
Advertising.....	3,941.52	
Postage, express, telegraph, and telephone.....	19,424.78	
Lodge supplies.....	205.45	
Official publication, printing and stationery.....	8,592.99	
Expense of supreme lodge meeting.....	154.08	
Legal expense in litigating claims, \$3,055.40; other legal expenses, \$2,732.70..	5,788.10	
Furniture and fixtures.....	915.39	
Taxes, repairs, and other expenses on real estate.....	1,004.32	
Loss on sale or maturity of ledger assets.....	28,441.23	
Payments returned.....	63.39	
Bonds of national and local officers and office employees.....	1,593.39	
Actuary.....	1,063.47	
Janitors.....	1,557.05	
Safe deposit box.....	56.00	
For membership fee in fraternal association.....	227.00	
Payment of note for general fund.....	1,511.25	
Organizers' traveling expenses.....	11,467.70	
Books for home office.....	663.16	
Light and power.....	1,114.60	
Inspecting claims.....	1,876.28	
Office supplies.....	699.83	
Fuel.....	522.05	
All other items.....	1,688.26	
Total disbursements.....		\$2,686,766.39
Balance.....		1,327,075.03

IV.—LEDGER ASSETS.

Book value of real estate.....	\$70,289.21	
Mortgage loans on real estate, first liens.....	124,000.00	
Book value of bonds.....	1,131,902.38	
Deposited in bank on interest.....	883.44	
Total ledger assets.....		1,327,075.03

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	3,665.13	
Interest due and accrued on bonds.....	22,883.33	
Rents due and accrued.....	212.50	
Total interest and rents due and accrued.....		26,760.96
Print paper and stationery.....		3,000.00
9 shares of stock in Defiance Gas & Electric Co., Defiance, Ohio, given to organization upon reorganization of company.....		900.00
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....		119,627.90
Loaned to members for temporary disability.....		303,025.82
Office fixtures and printing plant in temple.....		48,969.03
Supplies and regalia on hand in legion temple.....		25,345.49
Office furniture and supplies in hands of organizers.....		20,653.42
Due from local legions for supplies and regalia.....		15,345.01
Due from organizers for supplies.....		1,915.87
Gross assets.....		1,892,618.53

DEDUCT ASSETS NOT ADMITTED.

Print paper and stationery, \$3,000; due from organizers for supplies, \$1,915.87 ..	\$4,915.87	
Due from local legions for supplies and regalia.....	15,345.01	
Loaned to members for temporary disability.....	303,025.82	
Book value of bonds over market value.....	76,748.68	
Office fixtures and printing plant.....	48,969.03	
Supplies and regalia on hand.....	25,345.49	
Office fixtures and supplies in hands of organizers.....	20,653.42	
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	119,627.90	
Total admitted assets.....		614,631.22
		1,277,987.31

V.—LIABILITIES.

Death claims resisted (3)	\$3,750.00	
Death claims reported but not yet adjusted (2)	4,000.00	
Total death claims	\$7,750.00	
Sick and accident claims reported but not yet adjusted (102)	6,245.00	
Total unpaid claims	13,995.00	
Salaries, rents, expenses, commissions, etc., due or accrued	4,634.92	
Borrowed money	1,500.00	
Total liabilities		\$20,129.92
Balance to protect contracts, in addition to the right of assessment		1,257,857.39

VIII.—EXHIBIT OF CERTIFICATES.

	Total business of the year.		Business in District of Columbia during year.	
	Number.	Amount.	Number.	Amount.
Benefit certificates in force Dec. 31, 1909, as per last statement	137,357	\$36,491,265.00	150	\$25,960.00
Benefit certificates written during the year	13,091	5,344,790.00	118	13,100.00
Benefit certificates increased during the year		3,047,497.50		37,297.50
Total	150,448	44,883,552.50	268	76,357.50
Deduct terminated or decreased during the year	64,167	16,723,722.50	235	67,137.50
Total benefit certificates in force Dec. 31, 1910	86,281	28,159,830.00	33	9,220.00
Benefit certificates terminated by death during the year	965	256,623.31		
Benefit certificates terminated by lapse during the year	34,428	8,346,018.56	161	61,997.50
Benefit certificates terminated by expiry during the year	28,774	8,121,080.63	74	5,140.00

Received during the year from members in District of Columbia:

Mortuary	\$45.52
Benefit Class B	788.66
Expense	347.96
Total	1,182.08

IX.—EXHIBIT OF DEATH CLAIMS.

	Total claims.	
	Number.	Amount.
Claims unpaid Dec. 31, 1909, as per last statement	15	\$24,500.00
Claims (face value) incurred during the year	955	249,565.19
Total	970	274,065.19
Claims paid during the year	965	256,623.31
Balance	5	17,441.88
Saved by compromising or scaling down claims during the year		9,691.88
Claims rejected during the year	3	3,750.00
Claims unpaid Dec. 31, 1910	2	4,000.00

X.—EXHIBIT OF DISABILITY CLAIMS, CLASS B.

	Total claims.		District of Columbia claims.	
	Number.	Amount.	Number.	Amount.
Claims unpaid Dec. 31, 1909, as per last statement	100	\$5,977.75		
Claims incurred during the year	14,595	813,465.20	21	\$834.20
Total	14,695	819,442.95	21	834.20
Claims paid during the year	13,171	589,530.57	18	603.20
Balance	1,524	229,912.38	3	231.00
Saved by compromising or scaling down claims during the year		142,589.82		108.50
Claims rejected during the year	1,430	81,373.56	3	122.50
Claims unpaid Dec. 31, 1910	94	5,949.00		

XI.—EXHIBIT OF SICK AND ACCIDENT CLAIMS, CLASS C.

	Total claims.	
	Number.	Amount.
Claims unpaid Dec. 31, 1909, as per last statement.....	7	\$190. 00
Claims incurred during the year.....	894	20, 473. 60
Total	901	20, 663. 60
Claims paid during the year.....	790	18, 081. 20
Claims rejected during the year.....	103	2, 286. 40
Claims unpaid Dec. 31, 1910.....	8	296. 00

XII.—EXHIBIT OF OLD AGE, DIVIDEND AND OTHER CLAIMS.

	Total claims.		District of Columbia claims.	
	Number.	Amount.	Number.	Amount.
Claims incurred during the year.....	28, 763	\$1, 523, 300. 80	2	\$153. 36
Claims paid during the year.....	28, 763	1, 523, 300. 80	2	153. 36

NATIONAL UNION, TOLEDO, OHIO.

[Incorporated, 1881; commenced business, 1881. Henry C. Smale, president; Edwin A. Myers, secretary.
Home office, 447 Michigan Street, Toledo, Ohio.]

I.—BALANCE SHEET.

Ledger assets Dec. 31 of previous year..... \$1,906,864.72

II.—INCOME.

Gross amount of assessments paid by members:		
Gross amount of per capita tax.....	\$372. 00	
Gross amount of membership fees received by the association.....	16, 382. 68	
Change of beneficiary.....	822. 85	
All other assessments, dues, or fees.....	2, 537, 245. 45	
Socials.....	54. 00	
Total paid by members.....		\$2, 554, 876. 98
Interest on bonds.....	\$70, 963. 59	
Interest from all other sources.....	7, 062. 37	
Gross rent from association's property.....	2, 000. 00	
Sale of lodge supplies		80, 025. 96
Paid by councils for bonds.....		1, 020. 19
Fines.....		1, 209. 53
Miscellaneous receipts.....		279. 85
		331. 10
Total income.....		2, 637, 743. 61
Sum of both amounts.....		4, 544, 608. 33

III.—DISBURSEMENTS.

Death claims.....	\$2, 384, 200. 00
Commissions and fees paid to deputies or organizers.....	31, 659. 40
Salaries of deputies and organizers	41, 661. 56
Salaries of managers or agents not deputies or organizers.....	3, 000. 00
Salaries of officers and trustees.....	16, 400. 00
Other compensation of officers and trustees.....	380. 00
Salaries and other compensation of committees.....	1, 950. 00
Salaries of office employees.....	19, 442. 00
Other compensation of office employees.....	300. 00
Salaries and fees paid supreme medical examiners.....	4, 500. 00
Salaries and fees paid to subordinate medical examiners.....	19, 239. 00
Traveling and other expenses of officers, trustees, and committees.....	9, 363. 78
Insurance department fees.....	511. 00
Rent.....	7, 356. 41

Advertising, printing, and stationery.....	\$13,181.90
Postage, express, telegraph, and telephone.....	6,130.67
Lodge supplies.....	936.22
Official publication.....	4,818.87
Expense of supreme lodge meeting.....	6,266.12
Legal expense in litigating claims, \$864.20; other legal expenses, \$151.....	1,015.20
Furniture and fixtures.....	1,470.30
Taxes, repairs, and other expenses on real estate.....	2,720.49
Amounts charged off to bring book value of securities to par.....	5,842.67
Bonds for council officers.....	1,514.69
Fraternal congress.....	418.00
Expense of care of securities.....	1,059.43
Prize.....	50.00
Bonds of senate officers.....	2,400.00
Paid cabinets of local bodies.....	3,467.50
Miscellaneous expense.....	110.00
Expenses of field department.....	16,375.68
Expenses of local headquarters.....	1,101.40
Total disbursements.....	\$2,608,842.29
Balance.....	1,935,766.04

IV.—LEDGER ASSETS.

Book value of real estate.....	\$49,453.65
Book value of bonds.....	1,708,268.00
Deposited in banks (not on interest).....	178,044.39
Total ledger assets.....	\$1,935,766.04

NONLEDGER ASSETS.

Market value (not including interest) bonds over book value.....	51,968.64
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	204,921.10
Total admitted assets.....	2,192,655.78

V.—LIABILITIES.

Death claims resisted (3).....	\$3,000.00
Death claims reported but not yet adjusted (97).....	220,000.00
Total unpaid claims.....	\$223,000.00
Salaries, rents, expenses, commissions, etc., due or accrued.....	7,628.15
Total liabilities.....	230,628.15
Balance to protect contracts, in addition to the right of assessment.....	1,962,027.63

VIII.—EXHIBIT OF CERTIFICATES.

	Total business of the year.		Business in District of Columbia during year.	
	Number.	Amount.	Number.	Amount.
Benefit certificates in force Dec. 31, 1909, as per last statement.....	63,650	\$126,224,000.00	4,913	\$8,572,000.00
Benefit certificates written during the year.....	8,368	9,935,000.00	763	865,000.00
Benefit certificates increased during the year.....		175,000.00		22,000.00
Total.....	72,018	136,334,000.00	5,676	9,459,000.00
Deduct terminated or decreased during the year.....	8,311	12,485,000.00	734	974,000.00
Total benefit certificates in force Dec. 31, 1910..	63,707	123,849,000.00	4,942	8,485,000.00
Benefit certificates terminated by death during the year.....	971	2,414,500.00	82	187,000.00
Benefit certificates terminated by lapse during the year.....	7,340	9,762,000.00	652	766,000.00
Benefit certificates decreased during the year.....		308,500.00		21,000.00

Received during the year from members in District of Columbia:	
Mortuary.....	\$169,413.07
Expense.....	1,635.15
Total.....	171,048.22

IX.—EXHIBIT OF DEATH CLAIMS.

	Total claims.		District of Columbia claims.	
	Number.	Amount.	Number.	Amount.
Claims unpaid Dec. 31, 1909, as per last statement....	85	\$203,000.00	7	\$17,000.00
Claims (face value) incurred during the year.....	971	2,414,500.00	82	187,000.00
Total.....	1,056	2,617,500.00	89	204,000.00
Claims paid during the year.....	949	2,384,200.00	80	192,000.00
Balance.....	107	233,300.00	9	12,000.00
Saved by compromising or sealing down claims during the year.....	7	10,300.00	1	2,000.00
Claims unpaid Dec. 31, 1910.....	100	223,000.00	8	10,000.00

ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA, COLUMBUS, OHIO.

[Incorporated, 1888; commenced business, 1888. F. A. Sells, president; Chas. C. Daniel, secretary. Home office, 638 North Park Street, Columbus, Ohio.]

I.—BALANCE SHEET.

Ledger assets Dec. 31 of previous year..... \$403,941.08

II.—INCOME.

Gross amount of assessments paid by members:		
Gross amount of per capita tax.....	\$17,344.35	
Gross amount of membership fees received by the association.....	5,429.00	
All other assessments, dues, or fees.....	552,775.00	
Other payments by members.....	21,444.00	
Total paid by members.....		\$596,992.35
Interest on mortgage loans.....	666.84	
Interest on bonds.....	7,800.00	
Interest from all other sources.....	6,139.14	
Gross rent from association's property.....	1,149.53	
		15,755.51
Sale of lodge supplies.....		5,057.92
Indemnity fund (refunds).....		467.85
Charter fees.....		150.00
Bond accounts (premiums).....		1,527.20
Miscellaneous (refunds).....		408.80
Official publication.....		12,158.35
Miscellaneous receipts.....		217.54
Per capita calls W. & O.....		23,114.70
Donations W. & O.....		69.85
Ray of Hope pictures.....		40.00
Donation of home office building.....		30,000.00
Total income.....		685,960.07
Sum of both amounts.....		1,089,901.15

III.—DISBURSEMENTS.

Death claims, accident.....	\$141,050.00
Accident claims, disability.....	250,527.61
Widows' and orphans' fund.....	46,060.50
Total benefits paid.....	\$437,638.11
Salaries of officers and trustees (6).....	9,580.00
Salaries of office employees (32).....	16,413.15
Salaries and fees paid supreme medical examiner.....	8,202.50
Salaries and fees paid to subordinate medical examiners.....	1,780.50
Traveling and other expenses of officers, trustees, and committees.....	3,702.89
Insurance department fees.....	1,879.50
Rent.....	5,955.40
Advertising, printing, and stationery.....	7,792.26
Postage, express, telegraph, and telephone.....	9,977.65
Lodge supplies.....	5,145.53
Official publication.....	34,443.35
Expense of supreme lodge meeting.....	11,632.53
Legal expenses in litigating claims, \$9,119.90; other legal expenses, \$4,903.80.....	14,023.70
Furniture and fixtures.....	1,005.18
Taxes, repairs, and insurance.....	4,488.46

Loss on sale or maturity of ledger assets—Deducted 5 per cent plus 10 per cent of premium on bonds to reduce premium.....	\$1,272.31	
All other disbursements:		
Investigating claims.....	3,014.66	
Office expense.....	461.12	
House expense.....	3,225.79	
Bond accounts.....	2,737.00	
Visiting councils.....	335.50	
Instituting councils.....	24.85	
Applications, general expense fund refund.....	3.00	
Sundry account, supreme traveling representative.....	164.70	
W. & O. expense.....	28.55	
Supplies and W. & O. No. 3 refund.....	13.00	
Applications, W. & O. refund.....	6.00	
Accrued interest on bonds purchased in 1910.....	478.69	
Voucher drawn from petty cash but unused, so returned to supreme treasurer.....	2.50	
Total disbursements.....		\$585,428.38
Balance.....		504,472.77

IV.—LEDGER ASSETS.

Book value of real estate.....	\$30,000.00	
Mortgage loans on real estate, first liens.....	7,100.00	
Book value of bonds.....	290,526.22	
Cash in association's office, \$10,479.70; deposited in banks (on interest), \$166,366.85.....	176,846.55	
Total ledger assets.....		504,472.77

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	115.36	
Interest due and accrued on bonds.....	4,349.23	
Total interest due and accrued.....		4,464.59
Market value of real estate over book value.....		10,000.00
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....		37,301.00
Accounts receivable (secured).....	463.73	
Accounts receivable (unsecured).....	20.25	
Furniture and fixtures.....	15,226.83	
Stationery and house supplies.....	8,741.59	
		24,452.40
Gross assets.....		580,690.76

DEDUCT ASSETS NOT ADMITTED.

Bills receivable, secured and unsecured.....	483.98	
Book value of bonds over market value.....	1,935.02	
Furniture and fixtures.....	15,226.83	
Stationery and house supplies.....	8,741.59	
		26,387.42
Total admitted assets.....		554,303.34

V.—LIABILITIES.

Death claims resisted (15).....	\$94,500.00	
Death claims reported but not yet adjusted (10).....	63,000.00	
Present value of deferred death and disability claims payable in installments, \$25 weekly.....	12,750.00	
Total death claims.....		170,250.00
Accident claims resisted (8).....	3,432.12	
Accident claims reported but not yet adjusted (482).....	36,776.60	
Total accident claims.....		40,208.72
Total unpaid claims.....		210,458.72
Expenses due or accrued.....	60.00	
Taxes due or accrued.....	184.55	
Total liabilities.....		210,703.27
Balance to protect contracts, in addition to the right of assessment.....		343,600.07

VIII.—EXHIBIT OF CERTIFICATES.

	Total business of the year.		Business in District of Columbia during year.	
	Number.	Amount.	Number.	Amount.
Benefit certificates in force Dec. 31, 1909, as per last statement.....	54,925	\$274,625,000.00	64	\$320,000.00
Benefit certificates written during the year.....	8,822	44,110,000.00	24	120,000.00
Total.....	63,747	318,735,000.00	88	440,000.00
Deduct terminated or decreased during the year.....	3,784	18,920,000.00	2	10,000.00
Total benefit certificates in force Dec. 31, 1910....	59,963	299,815,000	86	430,000
Benefit certificates terminated by death during the year.....	376	1,880,000.00		
Benefit certificates terminated by lapse during the year.....	3,408	17,040,000.00	2	10,000.00

Received during the year from members in District of Columbia:

Reserve.....	\$54.40
Indemnity.....	418.60
Expense.....	71.00
Total.....	544.00

IX.—EXHIBIT OF DEATH CLAIMS.

	Number.	Amount.
Claims unpaid Dec. 31, 1909, as per last statement.....	21	\$142,650.00
Newman claim, not reported in 1909.....	1	6,300.00
Claims (face value) incurred during the year.....	33	207,900.00
Total.....	55	356,850.00
Claims paid during the year.....	26	116,150.00
Balance.....	29	240,700.00
Saved by compromising or disallowing claims during the year.....	4	70,450.00
Claims unpaid Dec. 31, 1910.....	25	170,250.00

X.—EXHIBIT OF ACCIDENT CLAIMS.

	Total claims.		District of Columbia claims.	
	Number.	Amount.	Number.	Amount.
Claims unpaid Dec. 31, 1909, as per last statement (approximated).....	453	\$18,765.23		
Claims incurred during the year.....	3,366	281,263.47	6	\$298.19
Total.....	3,819	300,028.70	6	298.19
Claims paid during the year.....	3,278	250,427.61	6	298.19
Balance.....	541	49,601.09		
Saved by compromising or scaling down claims during the year.....		1,991.40		
Claims rejected during the year.....	51	7,400.97		
Claims unpaid Dec. 31, 1910 (approximated).....	490	40,208.72		

PROTECTED HOME CIRCLE, SHARON, PA.

[Incorporated, 1886; commenced business, 1886. A. C. McLean, president; W. S. Palmer, secretary.
Home office, 300-302 State Street, Sharon, Pa.]

I.—BALANCE SHEET.

Ledger assets Dec. 31 of previous year..... \$1,173,269.10

II.—INCOME.

Gross amount of assessments paid by members:		
Gross amount of per capita tax.....	\$74,653.62	
Gross amount of membership fees received by the association..	665,357.91	
Medical examiners' fees actually received by the association..	7,473.50	
All other assessments, dues, or fees.....	81,712.35	
Other payments by members.....	1,137.50	
Total paid by members.....		\$830,334.88
Interest on mortgage loans.....	17,060.77	
Interest on collateral loans.....	433.16	
Interest on bonds.....	22,112.50	
Interest from all other sources.....	4,386.94	
Gross rent from association's property.....	2,491.67	
		46,485.04
Sale of lodge supplies.....		3,791.43
Official publication.....		10,629.01
Total income.....		891,240.36
Sum of both amounts.....		2,064,509.46

III.—DISBURSEMENTS.

Death claims.....	\$612,202.14	
Permanent disability claims.....	3,500.00	
Old age benefits.....	20,550.00	
Total benefits paid.....		\$636,252.14
Commissions and fees paid to deputies or organizers.....		124,216.52
Salaries of officers and trustees, (9).....		26,742.96
Salaries and other compensation of committees.....		1,286.04
Salaries of office employees, (17).....		11,334.99
Other compensation of office employees.....		41.72
Traveling and other expenses of officers, trustees, and committees.....		1,584.46
Insurance department fees.....		156.00
Advertising, printing, and stationery.....		3,501.87
Postage, express, telegraph, and telephone.....		2,870.30
Lodge supplies.....		4,498.43
Official publication.....		9,124.27
Legal expense in litigating claims, \$2,461.43; other legal expenses, \$31.85.....		2,493.28
Furniture and fixtures.....		405.00
Taxes, repairs and other expenses on real estate.....		2,069.18
Light and fuel.....		361.42
Accrued interest.....		128.55
Premium and discount balance.....		39.20
National Fraternal Congress dues.....		212.50
Insurance journals.....		138.00
Premium on surety bonds.....		2,141.97
Kansas department examination.....		205.80
Bank exchange.....		319.41
Incidentals.....		502.71
Total disbursements.....		830,626.72
Balance.....		1,233,882.74

IV.—LEDGER ASSETS.

Book value of real estate.....	\$53,000.00
Mortgage loans on real estate, first liens.....	281,746.88
Loans secured by pledge of bonds, stocks, or other collateral.....	6,200.00
Book value of bonds.....	512,750.00
Deposited in trust companies and banks on interest.....	180,609.00
Deposited in banks (not on interest).....	199,576.86
Total ledger assets.....	1,233,882.74

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	5,794.93
Interest due and accrued on bonds.....	5,326.52
Interest due and accrued on collateral loans.....	30.00
Rents due and accrued.....	650.00
Total interest and rents due and accrued.....	11,801.45
Market value of real estate over book value.....	27,000.00
Market value (not including interest) of bonds over book value.....	350.00
Total admitted assets.....	1,273,034.19

V.—LIABILITIES.

Death claims due and unpaid (2).....	\$2,000.00
Death claims resisted (17).....	16,500.00
Death claims reported but not yet adjusted (54).....	50,500.00
Total unpaid claims.....	\$69,000.00
Balance, to protect contracts, in addition to the right of assessment.....	1,204,034.19

VIII.—EXHIBIT OF CERTIFICATES.

	Total business of the year.		Business in District of Columbia during year.	
	Number.	Amount.	Number.	Amount.
Benefit certificates in force Dec. 31, 1909, as per last statement	71,789	\$64,623,000.00	480	\$308,750.00
Benefit certificates written during the year.....	15,488	11,430,250.00	55	36,000.00
Total.....	87,277	76,053,250.00	535	344,750.00
Deduct terminated or decreased during the year.....	9,243	6,897,750.00	81	47,250.00
Total benefit certificates in force Dec. 31, 1910....	78,034	69,155,500.00	454	297,500.00
Benefit certificates terminated by death during the year.....	614	579,250.00	4	2,500.00
Benefit certificates terminated by lapse during the year.....	8,629	6,318,500.00	77	44,750.00

Received during the year from members in District of Columbia:	
Mortuary.....	\$2,440.89
Reserve.....	813.63
Expense.....	500.30
Total.....	3,754.82

IX.—EXHIBIT OF DEATH CLAIMS.

	Total claims.		District of Columbia claims.	
	Number.	Amount.	Number.	Amount.
Claims unpaid Dec. 31, 1909, as per last statement.....	117	\$121,500.00	1	\$1,000.00
Claims (face value) incurred during the year.....	614	579,250.00	4	2,500.00
Total.....	731	700,750.00	5	3,500.00
Claims paid during the year.....	658	612,202.14	3	1,500.00
Balance.....	73	88,547.86	2	2,000.00
Previously paid on disability.....		19,547.86		
Claims unpaid Dec. 31, 1910.....	73	69,000.00	2	2,000.00

X.—EXHIBIT OF PERMANENT DISABILITY CLAIMS.

	Number.	Amount.
Claims incurred during the year.....	6	\$3,500.00
Claims paid during the year.....	6	3,500.00

XII.—EXHIBIT OF OLD AGE AND OTHER CLAIMS.

	Number.	Amount.
Claims incurred during the year.....	268	\$20,550.00
Claims paid during the year.....	268	20,550.00

SUPREME COUNCIL OF THE ROYAL ARCANUM, BOSTON, MASS.

[Incorporated, 1877; commenced business, 1877. Clovis H. Bowen, supreme regent; Alfred T. Turner, supreme secretary. Home office, 407 Shawmut Avenue, Boston, Mass.]

I.—BALANCE SHEET.

Ledger assets Dec. 31 of previous year..... \$6,660,036.84

II.—INCOME.

Gross amount of assessments paid by members:

Gross amount of per capita tax.....	\$196,169.90
Gross amount of membership fees received by the association.....	2,975.50
All other assessments, dues, or fees.....	8,084,466.70
Other payments by members.....	21.20

Total.....	8,283,633.30
Deduct payments returned to applicants or members.....	11.00

Total paid by members.....	\$8,283,622.30
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Interest on bonds.....	237,806.49
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Interest from all other sources.....	25,939.78
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Gross rent from association's property, including \$4,782.46 for association's occupancy of its own buildings.....	4,782.46
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	268,528.73
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Sale of lodge supplies.....	1,906.98
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R. A. Bulletin to councils.....	560.30
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Fines.....	657.00
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Sale of old paper and matting.....	115.34
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Refunds, postage, telegrams, and express.....	34.15
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Refunds, legal costs returned.....	368.33
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Refunds, collection fees on checks.....	.50
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Balance from defunct council.....	32.31
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Profit on sale of called and exchanged bonds.....	2,450.16
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Amortization of discount bonds matured.....	634.40
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Total income.....	8,558,910.50
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Sum of both amounts.....	15,218,947.34
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III.—DISBURSEMENTS.

Death claims.....	\$8,121,830.59
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Salaries of deputies and organizers.....	26,255.27
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Salaries of officers and trustees (6).....	26,000.00
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Other compensation of officers and trustees.....	4,936.94
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Salaries and other compensation of committees.....	4,300.00
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Salaries of office employees (82).....	52,201.49
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Other compensation of office employees, extra clerical help.....	107.30
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Salaries and fees paid supreme medical examiners.....	4,500.00
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Traveling and other expenses of officers, trustees and committees.....	3,780.42
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Insurance department fees.....	551.50
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Rent.....	4,782.46
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Advertising, printing, and stationery.....	10,909.75
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Postage, express, telegraph, and telephone.....	5,435.91
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Lodge supplies.....	852.25
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Official publication.....	19,052.04
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Expense of Supreme Lodge meeting.....	21,241.19
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Legal expense in litigating claims, \$3,683.61; other legal expenses, \$6,530.02...	10,213.63
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Furniture and fixtures.....	702.83
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Taxes, repairs and other expenses on real estate.....	4,782.46
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Hannibal & St. Joseph R. R. bonds.....	\$4,625.00
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Burlington & Missouri River R. R. in Nebraska, bonds called and exchanged.....	17.66
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	4,642.66
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Accrued interest on bonds purchased.....	1,231.18
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Sundries from contingent fund of supreme regent.....	153.86
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Insurance examinations.....	1,933.66
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Premium on Arkansas bond.....	50.00
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Actuarial services.....	1,111.89
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Investigating applicants.....	693.74
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Assistance to distressed members.....	200.00
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Floral design.....	25.00
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Commonwealth of Massachusetts, custody of bonds.....	2,768.50
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Office expenses:	
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Supreme regent.....	727.88
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Supreme secretary.....	1,150.53
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Supreme treasurer.....	1,182.37
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Supreme auditor.....	43.93
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Legal adviser.....	76.66
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Examiner of claims.....	429.09
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Medical examiner in chief.....	492.14
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Printing plant.....	158.42
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New ritual and other prizes.....	121.28
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Educational membership contest.....	742.45
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Bonding supreme council officers.....	608.13
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Fraternal congress.....	965.20
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Investigation of death claims.....	1,693.05
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Total disbursements.....	8,343,637.65
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Balance.....	6,875,309.69
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IV.—LEDGER ASSETS.

Book value of real estate.....	\$45,000.00	
Book value of bonds.....	6,106,703.74	
Deposited in trust companies and banks on interest.....	710,102.57	
Deposited in banks, assessments paid in advance.....	503.38	
Contingent fund of supreme regent.....	1,500.00	
Contingent fund of supreme secretary.....	3,500.00	
Contingent fund of supreme treasurer.....	3,000.00	
Deposited with provincial treasurer of Quebec.....	5,000.00	
Total ledger assets.....		\$6,875,309.69

NONLEDGER ASSETS.

Interest due and accrued on bonds.....	77,322.90	
Interest due and accrued on other assets.....	2,056.09	
Total interest due and accrued.....		79,378.99
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....		668,365.76
Supreme council dues collected by subordinate lodges not yet turned over to supreme lodge.....		97,670.00
Due from councils.....	\$185.09	
Office furniture.....	4,737.94	
Printing plant.....	8,352.59	
General printing material.....	939.94	
Supplies for sale.....	1,298.79	
R. A. Bulletin material.....	399.16	
		15,913.51
Gross assets.....		7,736,637.95

DEDUCT ASSETS NOT ADMITTED.

Due from councils.....	185.09	
Book value of bonds over market value.....	319,364.74	
Office furniture.....	4,737.94	
Printing plant.....	8,352.59	
General printing and R. A. Bulletin material.....	1,339.10	
Supplies for sale.....	1,298.79	
		335,278.25
Total admitted assets.....		7,401,359.70

V.—LIABILITIES.

Death claims due and unpaid (91), class A.....	\$157,879.13	
Death claims resisted (10) class D.....	18,000.00	
Death claims resisted (9), class E.....	25,000.00	
Death claims reported but not yet adjusted (316), classes B and C.....	741,352.00	
Total unpaid claims.....	\$942,231.61	
Salaries, rents, expenses, commissions, etc., due or accrued.....	1,546.17	
Advance assessments.....	503.38	
Due councils.....	239.22	
Total liabilities.....		944,520.38
Balance to protect contracts, in addition to the right of assessment.....		6,456,839.32

VIII.—EXHIBIT OF CERTIFICATES.

	Total business of the year.		Business in District of Columbia during year.	
	Number.	Amount.	Number.	Amount.
Benefit certificates in force Dec. 31, 1909, as per last statement.....	242,928	\$493,306,529.85	2,780	\$4,959,347.56
Benefit certificates written during the year.....	15,460	20,033,500.00	269	387,500.00
Benefit certificates increased during the year.....		1,156,000.00		14,500.00
Total.....	258,388	514,496,029.85	3,049	5,361,347.56
Deduct terminated or decreased during the year.....	12,930	24,598,301.86	201	343,715.93
Total benefit certificates in force Dec. 31, 1910 ..	245,458	489,897,727.99	2,848	5,017,631.63
Benefit certificates terminated by death during the year.....	3,579	8,334,667.41	49	105,967.10
Benefit certificates terminated by lapse during the year.....	9,351	13,868,462.22	152	210,834.58
Benefit certificates terminated by reduction during the year.....		830,672.23		12,914.25
Benefit certificates decreased.....		1,564,500.00		14,000.00

Received during the year from members in District of Columbia:

Mortuary.....	\$84,928.25
Expense.....	2,214.08
Total.....	87,142.33

IX.—EXHIBIT OF DEATH CLAIMS.

	Total claims.		District of Columbia claims.	
	Number.	Amount.	Number.	Amount.
Claims unpaid Dec. 31, 1909, as per last statement.....	321	\$708,580.55	2	\$3,979.36
Claims (face value) incurred during the year.....	3,579	8,334,667.41	49	105,967.10
Total.....	3,900	9,043,247.96	51	109,946.46
Claims paid during the year.....	3,492	8,121,830.59	48	102,946.45
Balance.....	408	921,417.37	3	7,000.01
Saved by compromising or scaling down claims during the year.....		4,185.76		.01
Claims unpaid Dec. 31, 1910.....	408	917,231.61	3	7,000.00

X.—EXHIBIT OF CLASS E CLAIMS.

	Total claims.	
	Number.	Amount.
Claims unpaid Dec. 31, 1909, as per last statement.....	10	\$26,000.00
Claims incurred during the year.....	2	4,000.00
Total.....	12	30,000.00
Transferred to recognized claims.....	2	4,000.00
Abandoned.....	1	1,000.00
Claims unpaid Dec. 31, 1910.....	9	25,000.00

ROYAL HIGHLANDERS, AURORA, NEBR.

[Incorporated, 1896; commenced business, 1896. W. E. Sharp, president; F. J. Sharp, secretary. Home office, Highlander Building, Aurora, Nebr.]

I.—BALANCE SHEET.

Ledger assets Dec. 31, of previous year..... \$1,062,119.91

II.—INCOME.

Gross amount of assessments paid by members:	
Gross amount of dues and per capita tax.....	\$27,930.50
Gross amount of membership fees received by the association and fees for changing certificates.....	842.50
All other assessments, dues, or fees.....	324,154.50
Total paid by members.....	\$352,927.50
Interest on mortgage loans.....	48,334.38
Interest on bonds.....	1,720.00
Interest from all other sources.....	1,021.76
Gross rent from association's property, including \$1,200 for association's occupancy of its own buildings.....	2,702.50
Sale of lodge supplies.....	1,348.68
Commissions received on real estate loans from borrowers.....	5,210.50
Miscellaneous.....	4.00
Total income.....	413,269.32
Sum of both amounts.....	1,475,389.23

III.—DISBURSEMENTS.

Death claims.....	\$236,866.10
Permanent disability claims.....	4,000.00
Total benefits paid.....	\$240,866.10
Commissions and fees paid to deputies or organizers.....	15,687.88
Salaries of deputies and organizers.....	18,483.63
Salaries of officers and trustees (7).....	16,930.00
Salaries of office employees (8).....	8,005.00
Salaries and fees paid supreme medical examiners.....	996.00
Traveling and other expenses of officers, trustees, and committees.....	703.34
Insurance department fees.....	136.50
Rent, including \$1,200 for association's occupancy of its own buildings.....	1,900.00
Advertising, printing, and stationery.....	3,679.42
Postage, express, telegraph, and telephone.....	1,866.01

Lodge supplies.....	\$2,345.21	
Official publication.....	4,264.31	
Legal expense in litigating claims and other legal expenses.....	2,945.33	
Furniture and fixtures.....	287.75	
Taxes, repairs, and other expenses on real estate.....	699.86	
Fuel, lights, and water.....	364.81	
Officers' bonds.....	558.16	
Insurance on building, plate glass, etc.....	286.90	
Repairs, supplies, etc.....	113.58	
Total disbursements.....		\$321,119.79
Balance.....		1,154,269.44

IV.—LEDGER ASSETS.

Book value of real estate.....	\$40,866.37	
Mortgage loans on real estate, first liens.....	1,003,800.00	
Book value of bonds.....	43,000.00	
Deposited in banks (not on interest).....	66,603.07	
Total ledger assets.....		1,154,269.44

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	26,417.56	
Interest due and accrued on bonds.....	860.00	
Total interest due and accrued.....		27,277.56
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge (estimated).....		41,065.20
Total admitted assets.....		1,222,612.20

V.—LIABILITIES.

Death claims resisted (1).....	\$1,000.00	
Death claims reported but not yet adjusted (16).....	18,333.35	
Total unpaid claims.....		19,333.35
Balance to protect contracts, in addition to the right of assessment.....		1,203,278.85

VIII.—EXHIBIT OF CERTIFICATES.

	Total business of the year.		Business in District of Columbia during year.	
	Number.	Amount.	Number.	Amount.
Benefit certificates in force Dec. 31, 1909, as per last statement.....	27,196	\$38,646,000.00	107	\$143,500.00
Benefit certificates written during the year.....	3,109	3,828,000.00	3	3,000.00
Total.....	30,305	42,474,000.00	110	146,500.00
Deduct terminated or decreased during the year.....	2,486	2,933,500.00	6	8,000.00
Total benefit certificates in force Dec. 31, 1910.....	27,819	39,540,500.00	104	138,500.00
Benefit certificates terminated by death during the year.....	160	244,000.00		
Benefit certificates terminated by lapse during the year.....	1,709	1,918,500.00		
Benefit certificates terminated by nonacceptance during the year still pending.....	617	771,000.00	6	8,000.00

Received during the year from members in District of Columbia:

Mortuary, reserve, and disability.....	\$976.93
Expense.....	316.77
Total.....	1,293.70

IX.—EXHIBIT OF DEATH CLAIMS.

	Number.	Amount.
Claims unpaid Dec. 31, 1909, as per last statement.....	22	\$31,833.37
Claims (face value) incurred during the year.....	160	228,516.08
Total.....	182	260,349.45
Claims paid during the year.....	164	236,866.10
Balance.....	18	23,483.35
Saved by compromising or scaling down claims during the year.....		1,150.00
Claims rejected during the year.....	1	3,000.00
Claims unpaid Dec. 31, 1910.....	17	19,333.35

X.—EXHIBIT OF PERMANENT DISABILITY CLAIMS.

	Number.	Amount.
Claims incurred during the year.....	22	\$4,000.00
Claims paid during the year.....	22	4,000.00

ROYAL NEIGHBORS OF AMERICA, ROCK ISLAND, ILL.

[Incorporated, 1895; commenced business, 1895. Mrs. Lina M. Collins, president; Miss Myrtle E. Dade, secretary. Home office, Rock Island, Ill.]

I.—BALANCE SHEET.

Ledger assets Dec. 31 of previous year..... \$475,262.92

II.—INCOME.

Gross amount of assessments paid by members:		
Gross amount of dues and per capita tax.....	\$201,710.50	
Gross amount of membership fees received by the association.....	36,311.00	
All other assessments, dues or fees.....	1,143,794.69	
Certificate fees.....	2,385.75	
Total.....	1,384,201.94	
Deduct payments returned to applicants or members.....	668.40	
Total paid by members.....	\$1,383,533.54	
Interest on bonds, less accrued interest, \$1,023.89.....	3,351.11	
Interest from all other sources.....	8,034.44	
Gross rent from association's property.....	337.50	
Sale of lodge supplies.....	20,543.34	
Surety-bond fees.....	6,716.80	
Miscellaneous receipts.....	29.56	
Official publication.....	62.57	
Voluntary contributions.....	7.05	
Total income.....	1,422,615.91	
Sum of both amounts.....	1,897,878.83	

III.—DISBURSEMENTS.

Death claims.....	\$1,047,874.35	
Commissions and fees paid to deputies or organizers.....	50,656.74	
Salaries of officers and trustees (9).....	6,700.00	
Other compensation of officers and trustees.....	9,522.00	
Salaries and other compensation of committees.....	6,519.00	
Salaries of office employees (75).....	41,351.02	
Salaries and fees paid supreme medical examiners.....	414.00	
Traveling and other expenses of officers, trustees, and committees.....	13,704.28	
Insurance department fees.....	698.50	
Rent, including \$337.50 for association's occupancy of its own buildings.....	3,173.48	
Advertising, printing, and stationery.....	6,537.29	
Postage, express, telegraph, and telephone.....	11,242.62	
Lodge supplies.....	21,588.21	
Official publication.....	31,489.24	
Legal expense in litigating claims, \$5,579.55; other legal expenses, \$553.....	6,132.55	
Furniture and fixtures.....	895.46	
Taxes, repairs, and other expenses on real estate.....	4,645.47	
Depreciation on bonds.....	398.15	
Surety-bond premiums.....	6,726.00	
General office expense.....	4,102.15	
Appeals for help.....	90.50	
Total disbursements.....	1,274,461.01	
Balance.....	623,417.82	

IV.—LEDGER ASSETS.

Book value of real estate.....	\$13,500.00	
Book value of bonds.....	191,170.95	
Deposited in trust companies and banks on interest.....	412,576.32	
Deposited in banks (not on interest).....	6,170.55	
Total ledger assets.....	623,417.82	

NONLEDGER ASSETS.

Interest due and accrued on bonds.....	2,920.83	
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge (estimated).....	126,000.00	
Gross assets.....	752,338.65	

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value.....	\$2,346. 20
Total admitted assets.....	748,992. 45

V.—LIABILITIES.

Death claims due and unpaid (10).....	\$12,000. 00
Death claims resisted (32).....	33,500. 00
Death claims reported but not yet adjusted (165).....	172,250. 00
Total unpaid claims.....	\$217,750. 00
Salaries, rents, expenses, commissions, etc., due or accrued (estimated).....	15,000. 00
Taxes due or accrued (estimated).....	180. 00
Total liabilities.....	232,930. 00
Balance to protect contracts, in addition to the right of assessment.....	517,062. 45

VIII.—EXHIBIT OF CERTIFICATES.

	Total business of the year.		Business in District of Columbia during year.	
	Number.	Amount.	Number.	Amount.
Benefit certificates in force Dec. 31, 1909, as per last statement.....	179,906	\$192,109,000. 00	211	\$210,000. 00
Benefit certificates written during the year.....	35,977	36,798,250. 00	20	20,750. 00
Benefit certificates increased during the year.....		656,500. 00		3,500. 00
Total.....	215,883	229,563,750. 00	231	234,250. 00
Deduct terminated or decreased during the year.....	6,010	6,551,250. 00	10	12,000. 00
Total benefit certificates in force Dec. 31, 1910.....	209,873	223,012,500. 00	221	222,250. 00
Benefit certificates terminated by death during the year.....	1,049	1,115,250. 00		
Benefit certificates terminated by lapse during the year.....	4,961	5,003,750. 00	9	9,500. 00
Benefit certificates terminated by transfer during the year.....			1	500. 00
Benefit certificates decreased during the year.....		432,250. 00		2,000. 00

Received during the year from members in District of Columbia:

Mortuary.....	\$1,235. 05
Expense.....	226. 50
Total.....	1,461. 55

IX.—EXHIBIT OF DEATH CLAIMS.

	Number.	Amount.
Claims unpaid Dec. 31, 1909, as per last statement.....	132	\$140,750. 00
Claims (face value) incurred during the year.....	1,049	1,115,250. 00
Total.....	1,181	1,256,000. 00
Claims paid during the year.....	988	1,047,874. 35
Balance.....	193	208,125. 65
Saved by compromising or scaling down claims during the year.....		9,625. 65
Claims rejected during the year.....	16	14,250. 00
Claims unpaid Dec. 31, 1910.....	177	184,250. 00
Reported in 1911.....	30	33,500. 00
	207	217,750. 00

SHIELD OF HONOR, BALTIMORE, MD.

[Incorporated, 1888; commenced business, 1885. Charles E. Siegmund, president; William T. Henry, secretary. Home office, 400 Cathedral Street, Baltimore, Md.]

I.—BALANCE SHEET.

Ledger assets Dec. 31 of previous year..... \$160,047.60

II.—INCOME.

Gross amount of assessments paid by members:

Gross amount of dues and per capita tax..... \$9,399.75
All other assessments, dues, or fees..... 155,632.67

Total paid by members..... \$165,032.42
Interest on mortgage loans..... 255.00
Interest on bonds..... 700.00
Interest from all other sources..... 4,300.57
Sale of lodge supplies..... 101.78
Suspension fees..... 4.00
Rebate on insurance..... 1.78
Benefit certificates..... 468.00
Ground rents..... 600.00
Loan..... 2,500.00

Total income..... 173,963.55

Sum of both amounts..... 334,011.15

III.—DISBURSEMENTS.

Death claims..... \$148,000.00
Permanent disability claims..... 2,000.00

Total benefits paid..... \$150,000.00
Salaries of officers and trustees (2)..... 2,400.00
Salaries of office employees (1)..... 367.00
Salaries and fees paid supreme medical examiners..... 200.50
Salaries and fees paid to subordinate medical examiners..... 601.50
Traveling and other expenses of officers, trustees, and committees..... 473.49
Insurance department fees..... 124.00
Rent..... 660.00
Advertising, printing, and stationery..... 488.65
Postage, express, telegraph, and telephone..... 269.58
Lodge supplies..... 293.00
Official publication..... 1,804.88
Expense of Supreme Lodge meeting..... 2,504.28
Furniture and fixtures..... 147.60
Premiums to lodges..... 896.00
Bonds supreme officers..... 30.00
Memorial to J. W. Meeks..... 200.00
Accrued interest purchased in former years..... 86.11

Total disbursements..... 161,546.59

Balance..... 172,464.56

IV.—LEDGER ASSETS.

Book value of ground rents..... \$11,484.65
Mortgage loans on real estate, first liens..... 8,500.00
Book value of bonds..... 44,000.00
Cash deposited in banks (not on interest)..... 105,979.91
Bills receivable..... 2,500.00

Total ledger assets..... 172,464.56

NONLEDGER ASSETS.

Interest due and accrued on mortgages..... 153.00
Interest due and accrued on bonds..... 675.00

Total interest due and accrued..... 828.00

Gross assets..... 173,292.56

DEDUCT ASSETS NOT ADMITTED.

Bills receivable..... 2,500.00

Total admitted assets..... 170,792.56

V.—LIABILITIES.

Death claims reported but not yet adjusted (7)..... 7,000.00

Balance to protect contracts, in addition to the right of assessment..... 163,792.56

VIII.—EXHIBIT OF CERTIFICATES.

	Total business of the year.		Business in District of Columbia during year.	
	Number.	Amount.	Number.	Amount.
Benefit certificates in force Dec. 31, 1909, as per last statement.....	9,241	\$8,521,750.00	176	\$139,250.00
Benefit certificates written during the year.....	352	263,250.00	2	2,000.00
Total.....	9,593	8,785,000.00	178	141,250.00
Deduct terminated or decreased during the year.....	461	379,000.00	5	5,000.00
Total benefit certificates in force Dec. 31, 1910.....	9,132	8,406,000.00	173	136,250.00
Benefit certificates terminated by death during the year.....	152	146,750.00		
Benefit certificates terminated by lapse during the year.....	309	232,250.00	5	5,000.00

Received during the year from members in District of Columbia:

Mortuary.....	\$2,129.34
Expense.....	201.00
Total.....	2,330.34

IX.—EXHIBIT OF DEATH CLAIMS.

	Number.	Amount.
Claims unpaid Dec. 31, 1909, as per last statement.....	9	\$8,250.00
Claims (face value) incurred during the year.....	152	146,750.00
Total.....	161	155,000.00
Claims paid during the year.....	154	148,000.00
Claims unpaid Dec. 31, 1910.....	7	7,000.00

X.—EXHIBIT OF PERMANENT DISABILITY CLAIMS.

	Number.	Amount.
Claims incurred during the year.....	4	\$2,000.00
Claims paid during the year.....	4	2,000.00

SUPREME FOREST, WOODMEN CIRCLE, OMAHA, NEBR.

[Incorporated, 1895; commenced business, 1895. Emma B. Manchester, president; Elizabeth A. Sears, secretary. Home office, Fifteenth and Howard Streets, Omaha, Nebr.]

I.—BALANCE SHEET.

Ledger assets Dec. 31 of previous year.....	\$1,286,280.39
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II.—INCOME.

Gross amount of assessments paid by members:	
Gross amount of dues and per capita tax for fraternal members.....	\$577.05
Gross amount of membership fees received by the association.....	11,595.65
All other assessments, dues, or fees.....	921,609.48
Surety bonds for local members.....	3,387.42
Total.....	937,169.60
Deduct payments returned to applicants or members.....	154.52
Total paid by members.....	\$937,015.08
Interest on mortgage loans.....	2,000.00
Interest on bonds.....	55,398.61
Interest from all other sources.....	1,487.21
Sale of lodge supplies.....	4,524.77
Refunded commissions and fees.....	273.93
Refunded express charges.....	9.00
Refunded gas company, lighting.....	4.60
Advertising in official organ.....	313.55
Canceled warrants.....	19.00
Total income.....	1,001,045.75
Sum of both amounts.....	2,287,326.14

III.—DISBURSEMENTS.

Death claims.....	\$399,214.94	
Monuments.....	39,490.00	
Funeral benefits.....	9,100.00	
Total benefits paid.....		\$447,804.94
Commissions and fees paid to deputies or organizers.....		42,332.78
Salaries of deputies and organizers.....		10,504.50
Salaries of officers (3).....		9,300.00
Salaries of office employees (23).....		17,041.69
Other compensation of office employees.....		623.55
Salaries and fees paid supreme medical examiners.....		2,485.60
Salaries and fees paid to subordinate medical examiners.....		7.00
Traveling and other expenses of officers, trustees, and committees.....		1,540.05
Insurance department fees.....		938.40
Rent.....		2,010.00
Advertising, printing, and stationery.....		16,664.85
Postage, express, telegraph, and telephone.....		6,581.92
Lodge supplies.....		9,683.24
Official publication.....		18,036.97
Legal expense in litigating claims, \$190.75; other legal expenses, \$2,461.....		2,651.75
Furniture and fixtures.....		445.42
Loss on sale or maturity of ledger assets:		
Amortization of premiums on bonds.....		2,180.98
Accrued interest advanced on securities.....		3,881.36
Bonds of local and supreme officers.....		1,660.50
Premiums for securing new members.....		14,010.04
Executive council meeting.....		1,784.20
Remittances protested and returned.....		212.34
Fraternal congresses.....		277.34
Subscriptions insurance journals.....		15.00
Lighting.....		182.11
Safety vault rent.....		150.00
Atlas and directory.....		25.95
Donations.....		245.00
Funeral courtesies.....		102.40
Repairs and shipping boxes.....		25.63
Office expenses.....		69.63
Miscellaneous.....		49.47
Total disbursements.....		\$613,524.61
Balance.....		1,673,801.53

IV.—LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$50,000.00	
Book value of bonds.....	1,569,140.88	
Deposited in trust companies and banks on interest (4 per cent).....	2,000.00	
Cash in association's office, \$2,215.56; deposited in banks (interest on daily balance), \$50,445.09.....	52,660.65	
Total ledger assets.....		1,673,801.53

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,255.55	
Interest due and accrued on bonds.....	23,771.61	
Interest due and accrued on other assets.....	175.10	
Total interest due and accrued.....		25,202.26
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge (estimated).....		85,000.00
Gross assets.....		1,784,003.79

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value.....	35.43	
Total admitted assets.....		1,783,968.36

V.—LIABILITIES.

Death claims due and unpaid (1).....	\$333.33	
Death claims resisted (3).....	1,499.99	
Death claims reported but not yet adjusted (60).....	36,733.25	
Total unpaid claims.....		\$38,566.57
Salaries, rents, expenses, commissions, etc., due or accrued (estimated).....		12,000.00
Advance assessments.....		5,359.64
Monument claims.....		35,900.00
Funeral benefits.....		600.00
Total liabilities.....		92,426.21
Balance to protect contracts, in addition to the right of assessment.....		1,691,542.15

VIII.—EXHIBIT OF CERTIFICATES.

	Total business of the year.		Business in District of Columbia during year.	
	Number.	Amount.	Number.	Amount.
Benefit certificates in force Dec. 31, 1909, as per last statement.....	75,806	\$68,829,100.00	37	\$29,200.00
Benefit certificates written during the year.....	26,578	23,207,800.00	45	32,500.00
Total.....	102,384	92,036,900.00	82	61,700.00
Deduct terminated or decreased during the year.....	10,830	8,366,000.00	18	13,300.00
Total benefit certificates in force Dec. 31, 1910.....	91,554	83,670,900.00	64	48,400.00
Benefit certificates terminated by death during the year.....	621	583,300.00		
Benefit certificates terminated by lapse during the year.....	10,209	7,782,700.00	18	13,300.00

Received during the year from members in District of Columbia:

Mortuary.....	\$353.63
Expense.....	109.80
Reserve.....	39.30
Total.....	502.73

IX.—EXHIBIT OF DEATH CLAIMS, MONUMENTS, AND FUNERAL BENEFITS.

	Number.	Amount.
Claims unpaid Dec. 31, 1909, as per last statement.....	58	\$55,116.56
Claims (face value) incurred during the year.....	621	583,466.68
Total.....	679	638,583.24
Claims paid during the year.....	612	447,804.94
Balance.....	67	190,778.30
Saved by compromising or scaling down claims during the year.....		112,811.73
Claims rejected.....	3	2,900.00
Claims unpaid Dec. 31, 1910.....	64	75,066.57

SOVEREIGN CAMP OF THE WOODMEN OF THE WORLD, OMAHA, NEBR.

[Incorporated, 1891; commenced business, 1891. Joseph C. Root, president; John T. Yates, secretary.
Home office, corner Fifteenth and Howard Streets, Omaha, Nebr.].

I.—BALANCE SHEET.

Ledger assets Dec. 31 of previous year..... \$9,988,459.89

II.—INCOME.

Gross amount of assessments paid by members:	
Gross amount of dues and per capita tax.....	\$3,205.17
Gross amount of membership fees received by the association.....	136,351.03
All other assessments, dues, or fees.....	7,939,207.16
Total.....	8,078,763.36
Deduct payments returned to applicants or members.....	16,626.53
Total paid by members.....	\$8,062,136.83
Interest on bonds and dividends on stocks.....	424,485.50
Interest from all other sources.....	13,853.15
Gross rent from association's property, including \$14,631 for association's occupancy of its own buildings.....	35,117.83
Sale of lodge supplies.....	16,473.09
Surety bonds, camp officers.....	12,446.33
Sovereign Visitor advertising.....	22,060.85
Head camp Pacific jurisdiction, dues.....	300.00
Boys of Woodcraft, dues.....	118.60
Accumulation on discounts, bonds below par.....	985.39
National Surety Co., for losses by deputies.....	342.02
Lion Bonding & Surety Co., for losses by deputies.....	169.50
Woodmen home fund (trust fund).....	304.20
Child saving institute (trust fund).....	11.50
Governing bodies (refund, per diem).....	70.00
Suspense account.....	2.25
Casualty insurance.....	6.00
Increase by adjustment in book value of ledger assets.....	3,548.09
Total income.....	8,592,431.13
Sum of both amounts.....	18,580,891.02

III.—DISBURSEMENTS.

Death claims.....	\$4,892,555.44	
Old-age benefits.....	31,000.00	
Monuments.....	374,711.00	
Total benefits paid.....	\$5,298,266.44	
Commissions and fees paid to deputies or organizers.....	229,188.39	
Salaries of deputies and organizers.....	279,386.27	
Salaries of officers and trustees (4).....	26,100.00	
Other compensation of officers and trustees.....	3,512.74	
Salaries and other compensation of committees.....	8,303.90	
Salaries of office employees (212).....	162,155.80	
Salaries and fees paid supreme medical examiners.....	10,000.00	
Salaries and fees paid to subordinate medical examiners.....	579.25	
Traveling and other expenses of officers, trustees, and committees.....	9,034.64	
Insurance-department fees.....	2,412.00	
Rent.....	14,631.00	
Advertising, printing, and stationery.....	72,439.30	
Postage, express, telegraph, and telephone.....	34,592.28	
Lodge supplies.....	20,459.90	
Official publication.....	118,400.25	
Legal expense in litigating claims.....	13,595.38	
Furniture and fixtures.....	5,989.86	
Taxes, repairs, and other expenses on real estate.....	19,914.22	
Loss on sale or maturity of ledger assets; amortization of premiums on bonds.....	22,761.93	
Decrease by adjustment of book value of ledger assets.....	291.45	
Returned and protested remittances.....	486.16	
Cancellation of lease.....	20,000.00	
Investigation of beneficiaries under death claims.....	8,517.61	
Surety bonds for bonding camp officers.....	8,903.40	
Premiums bought for securing new members.....	6,883.33	
Expenses of encampment (uniform rank).....	9,522.74	
Light and maintenance of light fixtures in offices.....	2,125.30	
Miscellaneous traveling expenses.....	2,026.26	
Legislation.....	1,672.05	
Associated fraternities dues.....	1,000.00	
Child saving institute.....	11.50	
General relief fund.....	64.00	
Exchange on checks.....	569.28	
Fraternal congress dues (State).....	125.00	
Fraternal association of West Virginia, dues.....	10.00	
National fraternal press dues.....	20.00	
Casualty insurance.....	6.00	
Taxes on furniture.....	22.00	
Testing ground for foundation.....	300.00	
Subscriptions to journals.....	223.85	
Insurance, fire and employees liability.....	655.40	
Vault rent.....	415.00	
Batteries.....	19.38	
Interest on trust funds.....	30.00	
Screens, moving furniture, and repairs.....	299.64	
Law-library dues.....	3.00	
Total disbursements.....	\$6,415,925.90	
Balance.....	12,164,965.12	

IV.—LEDGER ASSETS.

Book value of real estate.....	\$352,474.00	
Book value of bonds.....	11,030,797.99	
Deposited in trust companies and banks on interest.....	744,496.03	
Cash in association's office.....	18,155.49	
Organizers' balances.....	493.20	
Due from camps.....	17,789.53	
Due from others.....	758.88	
Total ledger assets.....	12,164,965.12	

NONLEDGER ASSETS.

Interest due and accrued on bonds.....	\$102,048.77	
Rents due and accrued.....	350.00	
Total interest and rents due and accrued.....	102,398.77	
Market value of real estate over book value.....	47,526.00	
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge (estimated).....	680,000.00	
Inventories.....	82,612.01	
Gross assets.....	13,077,501.90	

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value.....	\$536.84	
Inventories.....	82,612.01	
Total admitted assets.....	83,148.85	
Total admitted assets.....	12,994,353.05	

V.—LIABILITIES.

Death claims due and unpaid	\$2,684.65
Death claims resisted (36) and monument claims (39)	45,920.80
Death claims reported but not yet adjusted (436)	522,925.00
Total death claims	\$571,530.45
Old-age and other benefits due and unpaid (212), \$209,300, less 4 per cent interest, \$32,071.78	177,228.22
Total unpaid claims	748,758.67
Salaries, rents, expenses, commissions, etc., due or accrued	50,184.54
Advance assessments	138,043.60
Unpaid monuments on liquidated and unadjusted claims	195,100.00
General relief fund (contributions)	9,221.39
Woodmen Home fund (contributions)	319.20
Leitz heirs	500.00
Vondra heirs	100.00
Due to deputies, \$185.30; due to head camps H. and M., \$12.23	197.53
Total liabilities	\$1,142,424.93
Balance to protect contracts, in addition to the right of assessment	11,851,928.12

VIII.—EXHIBIT OF CERTIFICATES.

	Total business of the year.		Business in District of Columbia during year.	
	Number.	Amount.	Number.	Amount.
Benefit certificates in force Dec. 31, 1909, as per last statement	500,369	\$69,689,400.00	482	\$593,700.00
Benefit certificates written during the year	118,905	146,271,500.00	165	191,000.00
Benefit certificates increased during the year		841,000.00		
Total	619,274	826,801,900.00	647	784,700.00
Deduct terminated or decreased during the year	55,808	68,497,800.00	102	118,200.00
Total benefit certificates in force Dec. 31, 1910	563,466	758,304,100.00	545	666,500.00
Benefit certificates terminated by death during the year	4,165	5,822,200.00	3	3,300.00
Benefit certificates terminated by lapse during the year	28,742	34,742,000.00	54	66,400.00
Benefit certificates terminated by suspension during the year	22,901	27,568,600.00	45	48,500.00
Benefit certificates decreased during the year		365,000.00		
Received during the year from members in District of Columbia:				
Mortuary				\$5,763.98
Emergency fund				768.53
Building fund				281.67
Expense				871.12
Total				7,685.30

IX.—EXHIBIT OF DEATH CLAIMS.

	Total claims.		District of Columbia claims.	
	Number.	Amount.	Number.	Amount.
Claims unpaid Dec. 31, 1909, as per last statement	508	\$797,431.57		\$300.00
Claims (face value) incurred during the year	4,165	5,822,200.00	3	3,300.00
Total	4,673	6,619,631.57	3	3,600.00
Claims paid during the year	4,122	5,267,266.44	2	2,250.00
Balance	551	1,352,365.13	1	1,350.00
Saved by compromising or scaling down claims during the year	5	515,959.68		250.00
Claims rejected during the year	74	69,775.00		
Claims unpaid Dec. 31, 1910	472	766,630.45	1	1,100.00

XII.—EXHIBIT OF OLD AGE AND OTHER CLAIMS.

	Number.	Amount.
Claims unpaid Dec. 31, 1909, as per last statement.....	158	\$171,300.00
Claims incurred during the year.....	68	102,300.00
Total.....	226	273,600.00
Claims paid during the year.....		31,000.00
Balance.....	226	242,600.00
Saved by compromising or scaling down claims during the year.....	14	33,300.00
Claims unpaid Dec. 31, 1910.....	212	209,300.00

THE WORKMEN'S CIRCLE, NEW YORK, N. Y.

[Incorporated, 1905; commenced business, 1909. Simon Boulgatch, president; Jehiel Weintraub, secretary. Home office, 89-91 Delancy Street, New York, N. Y.]

I.—BALANCE SHEET.

Ledger assets Dec. 31 of previous year..... \$195,962.78

II.—INCOME.

Gross amount of assessments paid by members:		
Gross amount of dues and per capita tax.....	\$208,808.81	
Gross amount of membership fees received by the association ...	36,647.15	
All other assessments, dues or fees	39,981.31	
Reinstatement fees.....	688.49	
Total.....	286,125.76	
Deduct payments returned to applicants or members.....	224.00	
Total paid by members.....		\$285,901.76
Interest on bonds.....		3,575.00
Interest from all other sources.....		1,249.84
Gross rent from association's property.....		5,687.89
Sale of lodge supplies, as net profit.....		1,334.62
Flag rent.....		40.00
Part of office, rent.....		195.00
From 132 sanatorium patients, at \$50		6,600.00
From sanatorium entertainments		640.08
From souvenir post cards, as net profit.....		481.00
From donations to sanatorium.....		1,079.38
From farm products, Liberty, N. Y.....		180.01
From furniture and fixtures, transferred to ledger assets.....		2,018.10
Total income.....		308,982.83
Sum of both amounts.....		504,945.61

III.—DISBURSEMENTS.

Death claims.....	\$28,291.67	
Consumption benefit.....	10,000.00	
Sick claims.....	107,460.00	
Funeral benefits until July 1, 1910, only.....	5,876.00	
Total benefits paid.....		\$151,627.67
Compensation of officers and trustees (treasurer).....		7.00
Salaries and other compensation of committees.....		4,987.65
Salaries of office employees (13).....		9,093.07
Other compensation of office employees.....		201.49
Traveling and other expenses of officers, trustees, and committees.....		247.91
Insurance department fees.....		84.00
Rent.....		1,650.00
Advertising, printing, stationery, and books.....		3,574.12
Postage, express, telegraph, and telephone.....		2,119.60
Official publication.....		1,000.61
Expense of convention.....		12,298.62
Legal expenses and services.....		678.25
Furniture and fixtures for wear and tear.....		909.99
Taxes, repairs, and other expenses on real estate.....		6,188.48
Sundry expenses.....		977.24
Educational bureau.....		486.11
State committees.....		315.28
Mass members at large.....		262.50
Jewish Consumption Relief Society, Denver, Colo.....		500.00
Russian refugees, relief societies, New York City.....		3,257.72
Constitution fees and membership certificates.....		308.50
Consumption sanatorium, Liberty, N. Y.....		33,938.98
Loss of assessments on expelled and rejected members.....		8,245.78
Total disbursements.....		242,960.57
Balance.....		261,985.04

IV.—LEDGER ASSETS.

Book value of real estate (equity).....	\$49,287.51
Deposits with light-supply companies.....	90.00
Book value of bonds.....	101,616.20
Deposited in trust companies and banks on interest.....	21,064.15
Sanatorium department balance.....	1,006.05
Cash in association's office, \$400; deposited in banks (not on interest), \$12,521.04.....	12,921.04
Branch balances.....	63,946.73
Accounts current, \$244.20; branch supplies, \$2,602.77; furniture and fixtures, \$3,847.15; sanatorium furniture and fixtures, \$5,359.24.....	12,053.36
Total ledger assets.....	\$261,985.04

NONLEDGER ASSETS.

Interest due and accrued on bonds.....	749.60
Gross assets.....	262,734.64

DEDUCT ASSETS NOT ADMITTED.

Current accounts.....	\$244.20
Branch balances.....	63,946.73
Book value of real estate over market value.....	6,630.67
Book value of bonds over market value.....	2,476.20
Branch supplies.....	2,602.77
Furniture and fixtures.....	3,847.15
Sanatorium furniture and fixtures.....	5,359.24
	85,106.96
Total admitted assets.....	177,627.68

V.—LIABILITIES.

Death claims due and unpaid (13).....	\$4,305.60
Death claims adjusted not yet due (15).....	4,600.00
Total unpaid claims.....	\$8,905.60
Russian refugees relief societies, New York City.....	1,855.01
First mortgage of \$40,000 (211-213 Henry Street), at 5 per cent for 5 months..	833.33
Second mortgage of \$12,000 (211-213 Henry Street), at 6 per cent for 1 month..	60.00
Total liabilities.....	11,653.94
Balance to protect contracts, in addition to the right of assessment.....	165,973.74

VIII.—EXHIBIT OF CERTIFICATES.

	Total business of the year.		Business in District of Columbia during year.	
	Number.	Amount.	Number.	Amount.
Benefit certificates in force Dec. 31, 1909, as per last statement.....	31,581	\$9,649,200.00	220	\$72,400.00
Benefit certificates written during the year.....	12,798	3,443,600.00	59	19,000.00
Benefit certificates increased during the year.....		46,000.00		
Total.....	44,379	13,138,800.00	279	91,400.00
Deduct terminated or decreased during the year.....	5,513	1,458,800.00	28	9,200.00
Total benefit certificates in force Dec. 31, 1910....	38,866	11,680,000.00	251	82,200.00
Benefit certificates terminated by death during the year.....	97	28,600.00		
Benefit certificates terminated by lapse during the year.....	5,333	1,407,400.00	28	9,200.00
Benefit certificates terminated by rejection during the year.....	83	21,600.00		
Benefit certificates decreased during the year.....		1,200.00		

Received during the year from members in District of Columbia:

Mortuary.....	\$190.75
Reserve.....	114.45
Disability.....	66.20
Sick and accident.....	496.50
Expense.....	165.50
Total.....	1,033.40

IX.—EXHIBIT OF DEATH CLAIMS.

	Number.	Amount.
Claims unpaid Dec. 31, 1909, as per last statement.....	26	\$8,500.00
Claims (face value) incurred during the year.....	97	28,600.00
Total.....	123	37,100.00
Claims paid during the year.....	95	28,291.67
Balance.....	28	8,808.33
Interest on two claims.....		97.27
Claims unpaid Dec. 31, 1910.....	28	8,905.60

X.—EXHIBIT OF CONSUMPTION BENEFIT CLAIMS.

	Number.	Amount.
Claims incurred during the year.....	190	\$10,000.00
Claims paid during the year.....	190	10,000.00

XI.—EXHIBIT OF SICK BENEFIT CLAIMS.

	Total claims.		District of Columbia claims.	
	Number.	Amount.	Number.	Amount.
Claims incurred during the year.....	5,955	\$107,460.00	27	\$420.00
Claims paid during the year.....	5,955	107,460.00	27	420.00

SUPREME COURT OF THE INDEPENDENT ORDER OF FORESTERS,
TORONTO, CANADA.

[Incorporated, 1881; commenced business, 1881. E. G. Stevenson, president; R. Mathison, secretary.
Home office, Bay and Richmond Streets, Toronto, Canada.]

I.—BALANCE SHEET.

Ledger assets Dec. 31 of previous year..... \$14,640,088.28

II.—INCOME.

Gross amount of per capita tax.....	\$262,981.67	
Gross amount of membership fees received by the association..	307.20	
All other assessments, dues, or fees.....	4,211,739.69	
Total.....	4,475,028.56	
Deduct payments returned to applicants or members.....	30,704.55	
Total paid by members.....	\$4,444,324.01	
Interest on mortgage loans.....	280,070.73	
Interest on debentures.....	33,566.58	
Interest on bonds and dividends on stocks.....	361,255.24	
Interest from all other sources.....	17,515.35	
Gross rent from association's property.....	7,467.67	
Sundry refunds.....	650.00	
Redeposited checks, 1908.....	1,011.66	
Redeposited checks, 1909.....	399.29	
Total income.....		5,146,260.53
Sum of both amounts.....		19,786,349.41

III.—DISBURSEMENTS.

Death claims.....	\$2,192,314.79
Permanent disability claims.....	135,113.69
Sick and accident claims.....	228,482.09
Old-age benefits.....	161,878.38
Expectation of life.....	1,614.00
Funeral claims.....	18,240.12
Total benefits paid.....	\$2,737,643.07

Commissions and fees paid to deputies or organizers.....	\$45,409.33	
Salaries of deputies and organizers.....	127,276.68	
Expenses of agents not deputies or organizers.....	117,723.31	
Salaries of officers and trustees (6).....	36,333.31	
Salaries of office employees (152).....	94,537.85	
Traveling and other expenses of officers, trustees, and committees.....	6,100.11	
Insurance department fees.....	1,109.20	
Rent.....	8,521.08	
Advertising, printing, and stationery.....	3,655.63	
Postage, express, telegraph, and telephone.....	5,765.84	
Official publication.....	22,112.35	
Legal expense in litigating claims, \$2,460.05; other legal expenses, \$10,585.12.....	13,045.17	
Furniture and fixtures.....	872.39	
Taxes, repairs, and other expenses on investments.....	3,134.15	
Office stationery, expenses, etc.....	9,745.28	
Executive meeting expense.....	1,280.31	
Commission and expenses in re investments.....	2,499.40	
Temporary advances in re investments.....	33.65	
Fire insurance in re investments.....	38.10	
Written off and depreciation in re investments.....	9,002.08	
Bank interest.....	746.55	
Bonds of officers.....	68.75	
Fraternal societies.....	1,263.15	
Fire insurance.....	178.80	
Donations.....	1,622.00	
General expenses.....	4,494.99	
Contributions from general fund in re T. and P. disability.....	24,000.00	
Inspection expenses.....	3,860.17	
Total disbursements.....		\$3,282,072.70
Balance.....		16,504,276.71

IV.—LEDGER ASSETS.

Book value of real estate.....	\$874,403.91	
Mortgage loans on real estate.....	3,901,604.40	
I. O. F. funds invested by Union Trust Co.....	4,811,383.04	
Book value of bonds, \$3,696,300.06; stocks, \$1,507,701.10.....	5,204,001.16	
Deposited in trust companies and banks on interest.....	212,884.20	
Stocks, bonds, and other securities belonging to the I. O. F. Dec. 31, 1910, held by the Union Trust Co. (Ltd.) in trust for the order and to be taken over in place of \$1,500,000 par value capital stock of the Union Trust Co. (Ltd.) surrendered by the I. O. F. on the reduction of said capital stock ...	1,500,000.00	
Total ledger assets.....		16,504,276.71

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	92,012.88	
Interest due and accrued on bonds.....	29,332.73	
Rents due and accrued.....	590.85	
Total interest and rents due and accrued.....		121,936.46
Market value (not including interest) bonds and stocks over book value.....		95,273.01
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....		1,623.37
Temporary advances in re fire insurance.....		160.77
Temporary loans in re investments.....		527.69
Furniture and fixtures.....		32,115.31
Gross assets.....		16,755,913.32

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures.....	32,115.31	
Total admitted assets.....		16,723,798.01

V.—LIABILITIES.

Death claims due and unpaid (1).....	\$1,000.00	
Death claims adjusted not yet due (17).....	6,788.94	
Death claims resisted (18).....	21,300.00	
Death claims reported but not yet adjusted (84).....	83,508.90	
Present value of deferred death and disability claims payable in installments.....	4,462.50	
Total death claims.....		\$117,060.34
Permanent disability claims adjusted, not yet due (26).....	11,575.00	
Permanent disability claims reported but not yet adjusted....	118,659.31	
Total permanent disability claims.....		130,234.31
Sick and installment of T. and P. D. claims due and unpaid (173).....	2,937.39	
Funeral claims due and unpaid (1).....	50.00	
Funeral claims adjusted, not yet due (1).....	50.00	
Sick claims resisted (58).....	1,943.93	
Funeral claims resisted (4).....	200.00	
Sick claims reported but not yet adjusted (161).....	4,754.41	
Funeral claims reported but not yet adjusted (11).....	546.90	
Total sick and funeral claims.....		10,482.63

Present values of old-age annuities.....	\$799,247.23
Old-age and other benefits due and unpaid (35).....	4,997.50
Total unpaid claims.....	1,075,622.01
Advance assessments.....	7,979.94
Accounts unpaid Dec. 31, 1910.....	3,484.56
Total liabilities.....	\$1,087,086.51
Balance to protect contracts, in addition to the right of assessment.....	15,636,711.50

VIII.—EXHIBIT OF CERTIFICATES.

	Total business of the year.		Business in District of Columbia during year.	
	Number.	Amount.	Number.	Amount.
Benefit certificates in force Dec. 31, 1909, as per last statement.....	233,030	\$239,241,845.00	46	\$61,750.00
Benefit certificates written during the year.....	26,721	20,795,314.00	5	4,750.00
Benefit certificates increased during the year.....		167,064.00		
Total.....	259,751	260,204,223.00	51	66,500.00
Deduct terminated or decreased during the year.....	23,242	20,033,234.00	6	4,000.00
Total benefit certificates in force Dec. 31, 1910....	236,509	240,170,989.00	45	62,500.00
Benefit certificates terminated by death during the year.	2,114	2,239,636.00		
Benefit certificates terminated by lapse and decrease during the year.....	21,108	17,502,055.00	6	4,000.00
Benefit certificates terminated during the year: By old-age disability, \$154,290; total and permanent disability, \$135,639; expectation of life, \$1,614.....	20	291,543.00		

Received during the year from members in District of Columbia:	
Mortuary.....	\$1,064.50
Sick and funeral.....	4.84
Expense.....	59.80
Total.....	1,129.14

EXHIBIT OF DEATH CLAIMS.

	Number.	Amount.
Claims unpaid Dec. 31, 1909, as per last statement.....	128	\$125,354.85
Claims (face value) incurred during the year.....	2,120	2,246,357.40
Total.....	2,248	2,371,712.25
Claims paid during the year.....	2,114	2,191,314.79
Balance.....	134	180,397.46
Claims rejected during the year.....	14	11,000.00
Saved by compromising or scaling down claims during the year.....		56,799.62
Claims unpaid Dec. 31, 1910.....	120	112,597.84

EXHIBIT OF PERMANENT DISABILITY CLAIMS.

	Number.	Amount.
Claims unpaid Dec. 31, 1909, as per last statement.....	43	\$15,362.69
Claims incurred during the year.....	441	252,848.00
Total.....	484	268,210.69
Claims paid during the year.....	237	135,113.69
Balance.....	247	133,097.00
Claims rejected during the year.....	21	2,862.69
Claims unpaid Dec. 31, 1910.....	226	130,234.31

EXHIBIT OF SICK AND FUNERAL CLAIMS.

	Number.	Amount.
Claims unpaid Dec. 31, 1909, as per last statement:		
Sick.....	416	\$12,379.78
Funeral.....	28	1,400.00
Claims incurred during the year:		
Sick.....	10,868	227,681.97
Funeral.....	365	18,248.66
Total.....	11,677	259,710.41
Claims paid during the year:		
Sick.....	10,834	228,482.09
Funeral.....	367	18,240.12
Claims rejected and compromised during the year:		
Sick.....	58	1,943.93
Funeral.....	9	561.64
Claims unpaid Dec. 31, 1910:		
Sick.....	392	9,635.73
Funeral.....	17	846.90

EXHIBIT OF OLD-AGE AND OTHER CLAIMS AND EXPECTATION OF LIFE.

	Number.	Amount.
Claims unpaid Dec. 31, 1909, as per last statement.....	1	\$200.00
Claims incurred during the year.....	1,200	168,289.88
Total.....	1,201	168,489.88
Claims paid during the year.....	1,166	163,492.38
Claims unpaid Dec. 31, 1910.....	35	4,997.50

COMPARATIVE TABLES.

MISCELLANEOUS INSURANCE COMPANIES,
DECEMBER 31, 1910.

TABLE O.—*Miscellaneous insurance companies (casualty*

Name and location.	Class of business written in the District of Columbia.	Capital.
DISTRICT OF COLUMBIA COMPANIES.		
Columbia Plate Glass.....	Plate glass.....	\$5,000. 00
Commercial National.....	Accident and health.....	1,000. 00
Home Plate Glass.....	Plate glass.....	10,000. 00
National Sick & Accident.....	Accident and health.....	1,000. 00
Total.....		17,000. 00
COMPANIES CHARTERED OUTSIDE DISTRICT OF COLUMBIA.		
Ætna Accident & Liability, Hartford, Conn.....	Plate glass, burglary, fly wheel, etc....	500,000. 00
Ætna Life (accident department), Hartford, Conn.....	Accident, health, and liability ¹	
American Bonding, Baltimore, Md.....	Burglary.....	750,000. 00
American Credit-Indemnity, New York, N. Y.....	Credit.....	350,000. 00
American Fidelity, Montpelier, Vt.....	Accident, health, liability, and burglary.....	500,000. 00
Casualty Co. of America, New York, N. Y.....	Accident, health, liability, plate glass, etc.....	750,000. 00
Continental Casualty, Hammond, Ind.....	Accident and health.....	300,000. 00
Empire State Surety, New York, N. Y.....	Burglary.....	500,000. 00
Fidelity Accident, Saginaw, Mich.....	Accident and health.....	100,000. 00
Fidelity & Casualty, New York, N. Y.....	Accident, health, liability, steam boiler, etc.....	1,000,000. 00
Fidelity & Deposit, Baltimore, Md.....	Accident, health, plate glass, burglary, etc.....	2,000,000. 00
German Commercial, Philadelphia, Pa.....	Accident and health.....	100,000. 00
Great Eastern Casualty, New York, N. Y.....	Accident, health, plate glass, and burglary.....	250,000. 00
Hartford Steam Boiler Inspection and Insurance Co., Hartford, Conn.....	Steam boiler and fly wheel.....	1,000,000. 00
Indiana & Ohio Live Stock, Crawfordsville, Ind....	Live stock.....	200,000. 00
Lloyds Plate Glass, New York, N. Y.....	Plate glass.....	250,000. 00
Loyal Protective Insurance, Boston, Mass.....	Accident.....	100,000. 00
Maryland Casualty, Baltimore, Md.....	Accident, health, liability, plate glass, etc.....	1,000,000. 00
Massachusetts Accident, Boston, Mass.....	Accident and health.....	100,000. 00
Massachusetts Bonding & Insurance, Boston, Mass.....	Burglary.....	500,000. 00
Metropolitan Casualty, New York, N. Y.....	Accident, health, and plate glass.....	200,000. 00
National Surety, New York, N. Y.....	Burglary and theft.....	1,500,000. 00
New Amsterdam Casualty, New York, N. Y.....	Accident, health, burglary, liability, etc.....	314,400. 00
New Jersey Fidelity & Plate Glass, Newark, N. J.....	Accident, health, plate glass, burglary and theft.....	300,000. 00
New York Plate Glass, New York, N. Y.....	Plate glass.....	200,000. 00
North American Accident, Chicago, Ill.....	Accident and health.....	200,000. 00
Pacific Mutual Indemnity, Los Angeles, Cal.....	do.....	250,000. 00
Pennsylvania Casualty, Scranton, Pa.....	Accident, health, liability, and plate glass.....	200,000. 00
Philadelphia Casualty, Philadelphia, Pa.....	Accident, health, plate glass, etc.....	500,000. 00
Preferred Accident, New York, N. Y.....	Accident and health.....	350,000. 00
Standard Accident, Detroit Mich.....	Accident, health, liability, etc.....	500,000. 00
Travelers Indemnity, Hartford, Conn.....	Accident, health, liability, plate glass, etc.....	1,000,000. 00
Travelers Life (accident department,) Hartford Conn.....	Accident, health and liability.....	2,500,000. 00
U. S. Casualty, New York, N. Y.....	Accident, liability, steam boiler, etc....	500,000. 00
U. S. Fidelity & Guaranty, Baltimore, Md.....	Accident, health, liability, burglary, etc.....	2,000,000. 00
U. S. Health and Accident, Saginaw, Mich.....	Accident and health.....	300,000. 00
Total.....		21,064,400. 00
U. S. BRANCHES OF FOREIGN COMPANIES.		
Employers' Liability, London, England.....	Accident, health, liability, steam boiler, etc.....	250,000. 00
Frankfort Marine Accident, Frankfort on the Main, Germany.....	Accident, liability, plate glass, burglary, etc.....	250,000. 00
General Accident, Perth, Scotland.....	Accident, health, burglary, liability, etc.....	250,000. 00
Ocean Accident & Guarantee, London, England.....	Accident, health, liability, steam boiler, etc.....	250,000. 00
Total.....		1,000,000. 00
RECAPITULATION.		
Local.....		17,000. 00
Domestic.....		21,064,400. 00
Foreign.....		1,000,000. 00
Grand total.....		22,081,400. 00

¹ See life statement.

companies) accident, health, plate glass, etc.

Assets.	Liabilities.	Surplus, including capital.	Income.	Disburse- ments.	Business in the District of Columbia.		
					Premiums received.	Losses paid.	Losses incurred.
\$9,565.47	\$1,452.50	\$8,112.77	\$3,372.92	\$3,033.92	\$2,905.00	\$1,436.65	\$1,436.65
1,737.41	86.57	1,650.84	8,496.30	8,470.56	4,270.30	1,074.50	1,074.50
34,788.55	2,712.97	32,075.58	6,544.51	5,579.44	4,847.54	1,472.71	1,438.21
70.20	1,000.00	² 929.80	910.86	887.66	910.86	168.25	168.25
46,161.63	5,252.04	40,909.59	19,324.59	17,971.58	12,933.70	4,152.11	4,117.61
987,963.33	280,234.58	707,728.75	464,068.97	362,310.19	3,872.07	1,110.51	1,150.51
2,624,927.63	1,138,303.56	1,486,624.07	1,364,067.75	1,224,662.52	26,645.20	12,338.25	11,885.25
1,426,481.63	826,481.63	600,000.00	867,130.85	1,017,692.03	1,382.83	1,010.05	1,010.05
1,513,337.72	803,358.75	709,978.97	1,125,469.57	729,422.09	170.00	93.61	93.61
2,616,722.06	1,616,540.31	1,000,181.75	2,412,243.63	1,916,596.18	2,550.45	298.71	916.04
2,082,078.45	1,345,289.51	736,788.94	3,257,158.24	3,063,957.53	14,758.40	4,811.55	5,394.85
1,236,186.42	600,684.76	635,501.66	826,205.99	921,504.09	849.63	391.92	391.92
125,891.39	11,974.00	113,917.39	129,766.31	120,092.33	3,151.20	1,278.88	1,278.88
9,859,430.25	6,913,734.41	2,945,695.84	8,112,315.98	7,330,122.07	73,639.61	29,811.59	29,811.59
6,778,805.52	2,272,333.52	4,506,472.00	2,962,158.68	2,305,240.31	3,773.05	17.86	92.86
174,306.13	50,749.65	123,556.48	127,768.80	98,881.20	2,524.24	719.84	824.84
718,610.01	284,219.41	434,390.60	653,608.42	546,196.70	10,370.87	1,579.66	1,579.66
4,867,547.28	2,228,579.97	2,638,967.31	1,594,137.91	1,404,008.85	3,112.54	950.50	.....
418,396.78	213,109.12	205,287.66	461,765.08	496,022.59	2,088.65	2,825.00	2,825.00
918,159.33	358,459.01	559,700.32	568,284.41	535,854.65	1,132.29	489.75	489.75
330,597.86	156,936.26	173,661.60	530,961.94	476,402.63	131.00	.....	.....
5,724,271.36	3,581,453.12	2,142,818.24	4,722,534.54	4,446,058.35	34,046.61	14,753.42	13,360.64
180,068.76	59,849.10	120,219.66	323,737.13	309,270.27	4,265.94	1,203.79	1,476.15
1,314,144.03	535,516.79	778,627.24	702,262.18	447,582.51	364.43	.....	.....
831,267.84	468,854.52	362,413.32	819,352.96	776,711.74	3,113.05	919.10	1,147.67
5,224,847.44	2,604,834.59	2,619,992.85	3,277,451.99	2,433,279.85	440.07	.....	.....
1,110,246.89	673,833.38	436,413.51	931,921.73	893,362.61	6,184.68	1,743.75	1,743.75
645,051.26	258,827.09	386,224.17	436,201.13	492,048.75	1,137.26	388.75	351.25
927,841.91	391,469.11	536,372.80	634,050.32	574,895.33	625.03	100.00	73.00
721,451.25	212,389.68	509,061.57	1,151,826.28	1,109,983.45	14,237.36	3,193.79	3,292.55
340,778.46	32,369.17	308,409.29	95,124.32	85,983.55	23,294.63	7,888.40	7,888.40
651,156.77	376,690.07	274,466.70	706,858.76	666,436.74	1,723.92	230.68	230.68
1,248,838.21	787,021.84	461,816.37	893,150.98	1,065,923.41	27,291.17	6,918.92	.....
2,124,158.05	907,415.48	1,216,742.57	1,460,856.83	1,300,072.45	5,410.25	1,534.63	1,659.63
3,821,634.72	1,994,296.19	1,827,338.53	2,770,491.72	2,443,516.29	9,850.74	2,591.93	2,591.93
1,658,515.00	395,779.24	1,262,735.76	746,252.47	424,715.11	4,725.80	2,955.44	.....
16,690,560.06	10,090,048.38	6,600,511.68	10,624,936.67	10,035,066.57	41,473.34	8,742.67	6,465.60
2,625,828.31	1,325,828.31	1,300,000.00	1,901,714.81	1,748,105.48	14,400.67	3,826.38	3,249.87
6,007,624.58	3,154,840.72	2,852,783.86	4,095,753.36	3,176,842.97	3,438.05	18.20	412.86
966,478.31	271,446.09	695,032.22	1,202,431.16	1,104,126.82	11,171.33	4,309.40	4,249.55
89,494,185.00	47,223,751.32	42,270,433.68	62,954,021.87	56,082,948.21	357,346.06	119,046.93	105,938.34
5,688,403.64	3,594,041.24	2,094,362.40	4,662,205.97	4,038,473.32	22,885.27	5,283.80	6,268.80
1,473,042.21	1,002,745.80	470,296.41	1,195,717.10	1,186,926.16	1,444.19	869.59	869.59
2,619,354.16	1,973,185.23	646,168.93	3,235,618.59	2,890,098.48	22,470.43	9,233.95	5,279.93
4,415,333.40	3,139,587.70	1,275,745.70	3,455,022.05	2,869,646.63	3,105.62	778.39	808.39
14,196,133.41	9,709,559.97	4,486,573.44	12,548,563.71	10,985,144.59	49,905.51	16,165.73	13,226.71
46,161.63	5,252.04	40,909.59	19,324.59	17,971.58	12,933.70	4,152.11	4,117.61
89,494,185.00	47,223,751.32	42,270,433.68	62,954,021.87	56,082,948.21	357,346.06	119,046.93	105,938.34
14,196,133.41	9,709,559.97	4,486,573.44	12,548,563.71	10,985,144.59	49,905.51	16,165.73	13,226.71
103,736,480.04	56,938,563.33	46,797,916.71	75,521,910.17	67,086,064.38	420,185.27	139,364.77	123,282.66

² Deficit.



ABSTRACTS.

COMPILED FROM ANNUAL STATEMENTS OF MISCELLANEOUS INSURANCE
COMPANIES, SHOWING THEIR CONDITION ON DECEMBER 31, 1910.



COLUMBIA PLATE GLASS INSURANCE CO. OF THE DISTRICT OF COLUMBIA.

[Commenced business, 1904. H. R. Howenstein, president; E. R. Richardson, secretary. Principal office, 1314 F Street N. W., Washington, D. C.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$5,000.00	
Amount of ledger assets (as per balance) Dec. 31 of previous year.....		\$9,059.64

II.—INCOME.

Net cash received for premiums—plate glass.....	\$2,905.00	
Gross interest on mortgage loans.....	467.92	
Total income.....		3,372.92
Sum of both amounts.....		12,432.56

III.—DISBURSEMENTS.

Net amount paid policy holders for losses—plate glass.....	\$1,436.65	
Investigation and adjustment of claims—plate glass.....	1,017.29	
Salaries, fees, and all other compensation of officers, directors, trustees and home office employees.....	25.00	
State taxes on premiums.....	42.48	
Insurance department licenses and fees.....	10.00	
Advertising.....	2.50	
Stockholders for interest or dividends (amount declared during the year)....	500.00	
Total disbursements.....		3,033.92
Balance.....		9,398.64

IV.—LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$8,040.00	
Deposits in trust companies and banks not on interest.....	1,078.34	
Premiums in course of collection on policies or renewals issued on or after Oct. 1, 1910—plate glass.....	280.30	
Total ledger assets, as per balance.....		9,398.64

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	166.83	
Furniture and fixtures.....	21.85	
Gross assets.....		9,587.32

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures.....	21.85	
Total admitted assets.....		9,565.47

V.—LIABILITIES.

Gross premiums (less reinsurance) upon all unexpired risks running 1 year or less from date of policy, \$2,905; unearned premiums, 50 per cent.....	1,452.50	
Capital actually paid up in cash.....	\$5,000.00	
Surplus over all liabilities.....	3,112.97	
Surplus as regards policy holders.....		8,112.97
Total liabilities.....		9,565.47

VI.—BUSINESS IN DISTRICT OF COLUMBIA IN 1910.

Plate glass:		
Gross premiums received on risks written or renewed during the year.....		2,905.00
Gross losses paid.....		1,436.65
Gross losses incurred.....		1,436.65

COMMERCIAL NATIONAL INSURANCE CO. OF THE DISTRICT OF COLUMBIA.

[Commenced business, 1909. H. J. Grubb, president; E. F. James, secretary. Principal office, Corcoran Building, Washington, D. C.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash	\$1,000.00	
Amount of ledger assets (as per balance) Dec. 31 of previous year.....		\$1,711.67

II.—INCOME.

Net cash received for premiums—accident and health	\$4,096.30	
Stockholders' contributions.....	4,400.00	
Total income.....		8,496.30
Sum of both amounts.....		10,207.97

III.—DISBURSEMENTS.

Net amount paid policy holders for losses—accident and health	\$1,074.50	
Commissions or brokerage, less amount received on return premiums and reinsurance—accident and health	2,995.73	
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees.....	981.30	
Salaries, traveling, and all other expenses of agents not paid by commissions.....	1,680.00	
Rents.....	320.00	
State taxes on premiums.....	27.84	
Insurance department licenses and fees.....	33.17	
Legal expenses.....	465.50	
Advertising.....	14.15	
Printing and stationery.....	364.29	
Postage, telegraph, telephone, and express.....	187.95	
Furniture and fixtures.....	138.00	
Miscellaneous expenses.....	66.93	
Janitor and labor	63.25	
Traveling expenses.....	57.95	
Total disbursements.....		8,470.56
Balance.....		1,737.41

IV.—LEDGER ASSETS.

Cash in company's office.....	\$55.61	
Deposits in trust companies and banks not on interest.....	1,532.75	
Premiums in course of collection on policies or renewals issued on or after Oct. 1, 1910—accident and health	149.05	
Total admitted assets.....		1,737.41

V.—LIABILITIES.

Gross premiums (less reinsurance) upon all unexpired risks running 1 year or less from date of policy, \$173.15; unearned premiums, 50 per cent.....		86.57
Capital actually paid up in cash.....	\$1,000.00	
Surplus over all liabilities.....	650.84	
Surplus as regards policy holders.....		1,650.84
Total liabilities.....		1,737.41

VI.—BUSINESS IN DISTRICT OF COLUMBIA IN 1910.

Accident and health:		
Gross premiums received on risks written or renewed during the year.....		4,270.30
Gross losses paid.....		1,074.50
Gross losses incurred.....		1,074.50

HOME PLATE GLASS INSURANCE CO. OF THE DISTRICT OF COLUMBIA.

[Commenced business, 1902. John B. Larner, president; Philip F. Larner, secretary. Principal office, 918 F Street NW., Washington, D. C.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$10,000.00	
Amount of ledger assets (as per balance) Dec. 31 of previous year.....		\$33,601.29

II.—INCOME.

Net cash received for premiums—Plate glass	\$4,759.84	
Gross interest on mortgage loans.....	\$1,739.67	
Gross interest on collateral loans.....	45.00	
Total income.....	1,784.67	6,544.51
Sum of both amounts.....		40,145.80

III.—DISBURSEMENTS.

Net amount paid policy holders for losses—Plate glass	\$1,472.71	
Commissions or brokerage, less amount received on return premiums and reinsurance—Plate glass.....	1,050.95	
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees.....	1,435.00	
Rents.....	300.00	
State taxes on premiums.....	75.42	
Insurance department licenses and fees.....	10.00	
Stockholders for interest or dividends (amount declared during the year, \$1,200).....	1,200.00	
Miscellaneous.....	35.36	
Total disbursements.....		\$5,579.44
Balance.....		34,566.36

IV.—LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$31,400.00	
Loans secured by pledge of bonds, stocks, or other collateral.....	900.00	
Cash in company's office.....	126.30	
Deposits in trust companies and banks not on interest.....	1,878.26	
Premiums in course of collection—Plate glass:		
On policies or renewals issued on or after Oct. 1, 1910.....	151.87	
On policies or renewals issued prior to Oct. 1, 1910.....	109.93	
Total premiums in course of collection.....	261.80	
Total ledger assets, as per balance.....		34,566.36

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	324.62	
Interest due and accrued on collateral loans.....	7.50	
		332.12
Gross assets.....		34,899.48

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection, written prior to Oct. 1, 1910.....	109.93	
Total admitted assets.....		34,788.55

V.—LIABILITIES.

Losses and claims—Plate glass.....		201.75
Gross premiums (less reinsurance) upon all unexpired risks running 1 year or less from date of policy, \$4,658.37; unearned premiums, 50 per cent.....	\$2,329.18	
Gross premiums (less reinsurance) upon all unexpired risks running more than 1 year from date of policy, \$257.75; unearned premiums, pro rata.....	139.79	
Total unearned premiums.....		2,468.97
Commissions, brokerage, and other charges due or to become due to agents or brokers on policies issued on or after Oct. 1, 1910.....		18.75
Total amount of all liabilities, except capital.....		2,712.97
Capital actually paid up in cash.....	10,000.00	
Surplus over all liabilities.....	22,075.58	
Surplus as regards policy holders.....		32,075.58
Total liabilities.....		34,788.55

VI.—BUSINESS IN DISTRICT OF COLUMBIA IN 1910.

Plate glass:		
Gross premiums received on risks written or renewed during the year.....		4,847.54
Gross losses paid.....		1,472.71
Gross losses incurred.....		1,438.21

NATIONAL SICK AND ACCIDENT INSURANCE CO. OF THE DISTRICT OF COLUMBIA.

[Commenced business, 1910. Lewis Hooff, president; A. A. Shriver, secretary. Principal office, 402 Sixth Street NW., Washington, D. C.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$1,000.00
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II.—INCOME.

Net cash received for premiums—Accident and health.....	\$910.86
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III.—DISBURSEMENTS.

Net amount paid policy holders for losses—Accident and health	\$168. 25	
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees.....	616. 75	
Insurance department licenses and fees.....	10. 00	
Printing and stationery.....	82. 60	
Postage, telegraph, telephone, and express.....	10. 06	
Total disbursements.....		\$887. 66
Balance.....		23. 20

IV.—LEDGER ASSETS.

Cash in company's office.....	23. 20
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NONLEDGER ASSETS.

Premiums in course of collection—Accident and health:		
On policies or renewals issued on or after Oct. 1, 1910.....	47. 00	
On policies or renewals issued prior to Oct. 1, 1910.....	8. 20	
Total premiums in course of collection.....		55. 20
Gross assets.....		78. 40

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection, written prior to Oct. 1, 1910.....	8. 20
Total admitted assets.....	70. 20

V.—LIABILITIES.

Capital stock.....	1,000. 00
Deficit.....	929. 80

VI.—BUSINESS IN DISTRICT OF COLUMBIA IN 1910.

Accident and health:		
Gross premiums received on risks written or renewed during the year.....	910. 86	
Gross losses paid.....	168. 25	
Gross losses incurred.....	168. 25	

ÆTNA ACCIDENT AND LIABILITY CO., HARTFORD, CONN.

[Commenced business, 1907. M. G. Bulkeley, president; J. S. Rowe, secretary. Principal office, 650 Main Street, Hartford, Conn.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$500,000. 00	
Amount of ledger assets (as per balance), Dec. 31 of previous year.....		\$889,172. 92

II.—INCOME.

Net cash received for premiums:		
Plate glass.....	\$56,274. 83	
Burglary and theft.....	88,587. 57	
Fly wheel.....	1,750. 10	
Automobile property damage.....	282,340. 84	
Total net premiums received.....		\$428,953. 34
Gross interest on mortgage loans.....	22,331. 79	
Gross interest on collateral loans.....	1,467. 38	
Gross interest on bonds.....	10,750. 00	
Gross interest on deposits in trust companies and banks.....	544. 93	
From agents' balances previously charged off.....	35,094. 10	21. 53
Total income.....		464,068. 97
Sum of both amounts.....		1,353,241. 89

III.—DISBURSEMENTS.

Net amount paid policy holders for losses:		
Plate glass.....	\$20,528.27	
Burglary and theft.....	23,781.15	
Fly wheel.....	1,316.67	
Automobile property damage.....	131,980.48	
		\$177,606.57
Investigation and adjustment of claims:		
Burglary and theft.....	1,017.14	
Automobile property damage.....	5,408.89	
		6,426.03
Commissions or brokerage, less amount received on return premiums and reinsurance:		
Plate glass.....	17,280.70	
Burglary and theft.....	26,613.92	
Fly wheel.....	437.34	
Automobile property damage.....	64,135.68	
		108,467.64
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees, including traveling expenses.....		13,766.79
Salaries, traveling and all other expenses of agents not paid by commissions..		7,676.44
Inspections (other than medical and claim).....		1,530.76
Rents.....		584.63
State taxes on premiums.....		3,373.92
Insurance department licenses and fees.....		3,852.17
All other licenses, fees, and taxes, municipal and county taxes, \$440.74; capital stock tax, \$7,500.....		7,940.74
Legal expenses.....		155.50
Advertising.....		2,141.59
Printing and stationery.....		5,121.99
Postage, telegraph, telephone, and express.....		2,274.38
Furniture and fixtures.....		783.12
Stockholders for interest or dividends (amount declared during the year)....		20,000.00
Sundry expenses.....		603.92
Investment expense.....		4.00
Total disbursements.....		\$362,310.19
Balance.....		990,931.70

IV.—LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$494,881.25	
Loans secured by pledge of bonds, stocks, or other collateral.....	33,000.00	
Book value of bonds.....	262,281.25	
Cash in company's office.....	1,041.99	
Deposits in trust companies and banks not on interest.....	53,612.18	
Deposits in trust companies and banks on interest.....	79,163.63	
	On policies or renewals issued on or after Oct. 1, 1910.	On policies or renewals issued prior to Oct. 1, 1910.
Premiums in course of collection:		
Plate glass.....	\$8,343.78	\$910.02
Burglary and theft.....	14,766.87	774.69
Fly wheel.....	52.91	
Automobile property damage.....	34,365.18	7,581.69
Total premiums in course of collection.....	57,528.74	9,266.40
Bills receivable and suspense accounts.....		66,795.14
		156.26
Total ledger assets, as per balance.....		990,931.70

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	8,460.13	
Interest due and accrued on bonds.....	2,125.00	
Interest due and accrued on collateral loans.....	275.00	
Interest due and accrued on other assets.....	125.41	
		10,985.54
Gross assets.....		1,001,917.24

DEDUCT ASSETS NOT ADMITTED.

Bills receivable and suspense accounts.....	156.26	
Premiums in course of collection, written prior to Oct. 1, 1910.....	9,266.40	
Book value of ledger assets over market value—bonds.....	4,531.25	
		13,953.91
Total admitted assets.....		987,963.33

V.—LIABILITIES.

	Reported or in process of adjustment.	Resisted.	Estimated expenses of investigation and adjust- ment of un- paid claims.	Total.
Losses and claims:				
Plate glass.....	\$1,676.45			\$1,676.45
Burglary and theft.....	2,781.65	\$218.00	\$133.96	3,133.61
Automobile property damage.....	22,700.15	6,802.00	1,327.60	30,829.75
Total.....	27,158.25	7,020.00	1,461.56	35,639.81
Deduct reinsurance.....	22.82			22.82
Net unpaid claims (except liability claims)	27,135.43	7,020.00	1,461.56	35,616.99
Total unpaid claims and expenses of settlement.....				\$35,616.99
Gross premiums (less reinsurance) upon all unexpired risks running 1 year or less from date of policy, \$389,769.08; unearned premiums, 50 per cent....			\$194,884.54	
Gross premiums (less reinsurance) upon all unexpired risks running more than 1 year from date of policy, \$27,945.37; unearned premiums, pro rata..			18,309.91	
Total unearned premiums.....				213,254.45
Commissions, brokerage, and other charges due or to become due to agents or brokers on policies issued on or after Oct. 1, 1910.....				15,815.55
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....				930.11
State, county, and municipal taxes due or accrued.....				12,677.39
Reinsurance.....				1,940.09
Total amount of all liabilities, except capital.....				280,234.58
Capital actually paid up in cash.....			500,000.00	
Surplus over all liabilities.....			207,728.75	
Surplus as regards policyholders.....				707,728.75
Total liabilities.....				987,963.33

VI.—BUSINESS IN DISTRICT OF COLUMBIA IN 1910.

	Gross premi- ums received on risks written or renewed during the year.	Gross losses paid.	Gross losses incurred.
Plate glass.....	\$215.93	\$62.75	\$62.75
Burglary and theft.....	609.00	9.00	9.00
Automobile property damage.....	3,047.14	1,038.76	1,078.76
Total.....	3,872.07	1,110.51	1,150.51

AMERICAN BONDING CO., BALTIMORE, MD.

[Commenced business, 1895. George Cator, president; William E. P. Duvall, secretary. Principal office, Calvert and Fayette Streets, Baltimore, Md.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$750,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$2,579,571.84

II.—INCOME.

Net cash received for premiums:	
Fidelity.....	\$282,579.96
Surety.....	804,323.67
Burglary and theft.....	184,821.43
Total net premiums received.....	\$1,271,725.06
Gross interest on bonds and dividends on stocks, less \$888.09 accrued interest on bonds acquired during 1910.....	83,344.41
Gross interest on deposits in trust companies and banks.....	4,470.05
Gross interest from all other sources.....	1,542.23
Gross increase, by adjustment, in book value of ledger assets:	
Bonds.....	2,236.00
Stocks.....	750.00
	2,986.00
Total income.....	1,364,067.15
Sum of both amounts.....	3,943,639.59

III.—DISBURSEMENTS.

Net amount paid policyholders for losses:		
Fidelity.....	\$42,715.05	
Surety.....	191,067.91	
Burglary and theft.....	50,762.83	
		\$284,545.79
Investigation and adjustment of claims:		
Fidelity and surety.....	32,178.32	
Burglary and theft.....	5,028.83	
		37,207.15
Commissions or brokerage, less amount received on return premiums and reinsurance:		
Fidelity and surety.....	238,221.90	
Burglary and theft.....	55,762.94	
		293,984.84
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees.....		122,439.56
Salaries, traveling and all other expenses of agents not paid by commissions..		151,993.91
Inspections (other than medical and claim).....		2,854.56
Rents.....		14,937.36
State taxes on premiums.....		22,688.03
Insurance department licenses and fees.....		15,342.94
All other licenses, fees, and taxes.....		20,059.51
Legal expenses.....		15,838.84
Advertising.....		5,157.57
Printing and stationery.....		17,571.02
Postage, telegraph, telephone, and express.....		12,161.98
Furniture and fixtures.....		11,672.26
Stockholders for interest or dividends (amount declared during the year)....		120,000.00
Advance premiums.....		192.92
Miscellaneous.....		27,887.99
Net interest and expense paid on collateral deposits.....		332.56
Depreciation in market value of collateral deposit investments.....		1,017.50
Profit and loss.....		500.00
Agents' balances charged off.....		146.73
Gross decrease, by adjustment, in book value of ledger assets—bonds and stocks.....		46,129.50
Total disbursements.....		\$1,224,662.52
Balance.....		2,718,977.07

IV.—LEDGER ASSETS.

Book value of bonds, \$1,978,808, and stocks, \$63,612.50.....			\$2,042,420.50
Cash in company's office.....		\$144.50	
Deposits in trust companies and banks not on interest.....		7,500.00	
Deposits in trust companies and banks on interest.....		294,813.12	
			302,457.62
	On policies or renewals issued on or after Oct. 1, 1910.	On policies or renewals issued prior to Oct. 1. 1910.	
Premiums in course of collection:			
Fidelity.....	\$21,470.29	\$8,028.78	
Surety.....	122,845.85	96,069.53	
Burglary and theft.....	46,398.40	4,197.66	
	190,714.54	108,295.97	
Total premiums in course of collection.....			299,010.51
Final judgment against city of Chicago, Ill.....			32,237.75
Due by suspended banks and trust companies (\$83,878.62).....			42,850.69
Total ledger assets as per balance.....			\$2,718,977.07

NONLEDGER ASSETS.

Interest due and accrued on bonds.....	14,246.53
Gross assets.....	2,733,223.60

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection written prior to Oct. 1, 1910.....	108,295.97
Total admitted assets.....	2,624,927.63

V.—LIABILITIES.

	Reported or in process of adjustment.	Resisted.	Estimated expenses of investigation and adjust- ment of un- paid claims.	Total.
Losses and claims:				
Fidelity.....	\$17,824.85	\$21,863.00	\$3,760.00	\$43,447.85
Surety.....	97,061.35	199,883.75	24,225.81	321,170.91
Burglary and theft.....	14,584.49	2,112.66	1,703.20	18,400.35
Total.....	129,470.69	223,859.41	29,689.01	383,019.11
Deduct reinsurance.....	33,113.36			33,113.36
Net unpaid claims (except liability claims).....	96,357.33	223,859.41	29,689.01	349,905.75
Total unpaid claims and expenses of settlement.....				349,905.75
Gross premiums (less reinsurance) upon all unexpired risks running 1 year or less from date of policy, \$1,177,321.61; unearned premiums, 50 per cent.....			\$598,598.64	
Gross premiums (less reinsurance) upon all unexpired risks running more than 1 year from date of policy, \$197,753.22; unearned premiums, pro rata.....			102,984.22	
Total unearned premiums.....				701,582.86
Commissions, brokerage, and other charges due or to become due to agents or brokers on poli- cies issued on or after Oct. 1, 1910.....				46,346.37
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....				2,500.00
State, county, and municipal taxes due or accrued.....				18,000.00
Return premiums.....				3,058.32
Reinsurance.....				11,581.21
Advance premiums (100 per cent).....				5,329.05
Total amount of all liabilities except capital.....				1,138,303.56
Capital actually paid up in cash.....			\$750,000.00	
Surplus over all liabilities.....			736,624.07	
Surplus as regards policy holders.....				1,486,624.07
Total liabilities.....				2,624,927.63

VI.—BUSINESS IN DISTRICT OF COLUMBIA IN 1910.

Burglary and theft:	
Gross premiums received on risks written or renewed during the year.....	1,382.83
Gross losses paid.....	1,010.05
Gross losses incurred.....	1,010.05

AMERICAN CREDIT-INDEMNITY CO., NEW YORK, N. Y.

[Commenced business, 1893. E. M. Treat, president; Joseph J. Gross, secretary. Principal office, 302 Broadway, New York City.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$350,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$1,744,520.52

II.—INCOME.

Net cash received for premiums—credit.....	\$801,518.30
Gross interest on bonds.....	\$60,984.74
Gross interest on deposits in trust companies and banks.....	416.24
Gross interest from all other sources.....	3,454.89
Premium notes previously charged off.....	64,855.87
From agents' balances previously charged off.....	63.88
Gross profit on sale or maturity of ledger assets—bonds.....	147.00
	545.80
Total income.....	867,130.85
Sum of both amounts.....	2,611,651.37

III.—DISBURSEMENTS.

Net amount paid policy holders for losses—credit.....	\$603,634.72
Investigation and adjustment of claims—credit.....	22,600.65
Commissions or brokerage, less amount received on return premiums and re- insurance—credit.....	199,462.23
Salaries, fees, and all other compensation of officers, directors, trustees, and home-office employees.....	52,172.23
Salaries, traveling and all other expenses of agents not paid by commissions..	22,988.53

Insurance department's examination expense.....	\$1,169.46	
Mercantile agencies.....	2,415.50	
Rents.....	15,181.68	
State taxes on premiums.....	16,603.50	
Insurance department licenses and fees.....	1,917.09	
All other licenses, fees, and taxes.....	4,319.30	
Legal expenses.....	14,560.49	
Advertising.....	9,922.86	
Printing and stationery.....	5,308.22	
Postage, telegraph, telephone, and express.....	6,117.63	
Traveling expenses.....	1,094.73	
Country exchange.....	634.97	
Miscellaneous expenses.....	4,420.07	
Interest account.....	53.85	
Sundry disbursements account old premium notes, etc.....	888.30	
Agents' balances charged off.....	20,709.24	
Gross loss on sale or maturity of ledger assets—bonds.....	6,265.09	
Gross decrease, by adjustment, in book value of ledger assets.....	5,251.69	
Total disbursements.....		\$1,017,692.03
Balance.....		1,593,959.34

IV.—LEDGER ASSETS.

Book value of bonds.....	\$1,369,332.01	
Cash in company's office.....	16.19	
Deposits in trust companies and banks on interest.....	53,399.90	
Bills receivable.....	19,079.83	
Miscellaneous accounts, \$465.67; premium notes, \$90,243.51; office furniture and fixtures, \$44,226.46; agents' debit balances, \$17,195.77.....	152,131.41	
Total ledger assets, as per balance.....		1,593,959.34

NONLEDGER ASSETS.

Interest due and accrued on bonds.....	8,243.33	
Interest due and accrued on other assets.....	684.51	
		8,927.84
Gross assets.....		1,602,887.18

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	17,195.77	
Bills receivable.....	19,079.83	
Furniture and fixtures.....	44,226.46	
Miscellaneous accounts.....	465.67	
Premium notes past due.....	21,802.06	
Book value of ledger assets over market value—bonds.....	73,635.76	
		176,405.55
Total admitted assets.....		1,426,481.63

V.—LIABILITIES.

Losses and claims—credit (on policies expiring prior to October, 1910):		
Reported or in process of adjustment.....	\$5,345.00	
Resisted.....	39,072.00	
		44,417.00
Special reserve for credit losses on policies expiring in October, November, and December, 1910, being 50 per cent of \$271,063.13 gross premiums received on said policies less \$9,302.50 paid during said months on losses under said policies.....		126,229.06
Special reserve for accrued losses on credit policies in force Dec. 31, 1910, being 50 per cent of \$365,412.48 earned premiums on said policies.....		182,706.24
Total unpaid claims and expenses of settlement.....		353,352.30
Gross premiums (less reinsurance) upon all unexpired risks running 1 year or less from date of policy, \$741,592.69; unearned premiums, pro rata.....	\$376,227.21	
Gross premiums (less reinsurance) upon all unexpired risks running more than 1 year from date of policy, \$1,125; unearned premiums, pro rata.....	1,078.00	
Total unearned premiums.....		377,305.21
Commissions, brokerage, and other charges due or to become due to agents or brokers on policies issued on or after Oct. 1, 1910.....		3,408.53
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		2,000.00
State, county, and municipal taxes due or accrued.....		12,310.04
Dividends declared and unpaid to stockholders.....		3,500.00
Advance premiums (100 per cent).....		3,368.75
Agents' credit balances.....		2,445.78
Reserve for outstanding guarantees to policy holders.....		11,782.70
Contingent reserve on salvage agreement.....		23,945.00
Special reserve.....		33,063.32
Total amount of all liabilities, except capital.....		826,481.63
Capital actually paid up in cash.....	\$350,000.00	
Surplus over all liabilities.....	250,000.00	
Surplus as regards policy holders.....		600,000.00
Total liabilities.....		1,426,481.63

AMERICAN FIDELITY CO., MONTPELIER, VT.

[Commenced business, 1901. James W. Brock, president; Harlan W. Kemp, secretary. Principal office, Main and State Streets, Montpelier, Vt.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$500,000.00	
Amount of ledger assets (as per balance) Dec. 31 of previous year		\$310,745.87
Increase of paid-up capital during the year.....		250,000.00

1,160,745.87

II.—INCOME.**Net cash received for premiums:**

Accident.....	\$100,657.73
Health.....	25,055.70
Liability.....	726,653.63
Fidelity.....	35,438.22
Surety.....	56,447.94
Burglary and theft.....	38,367.20
Automobile property damage.....	18,680.86
Workmen's collective.....	1,479.17

Total net premiums received.....	\$1,002,780.45
Gross interest on bonds, less \$4,245.92, accrued interest on bonds acquired during 1910.....	32,454.94
Gross interest on deposits in trust companies and banks.....	1,326.52
Gross interest from all other sources.....	693.66

34,475.12

Profit on sale of capital stock.....	87,500.00
Gross increase, by adjustment, in book value of ledger assets—bonds.....	714.00

Total income..... 1,125,469.57

Sum of both amounts..... 2,286,215.44

III.—DISBURSEMENTS.**Net amount paid policy holders for losses:**

Accident.....	\$45,353.20
Health.....	13,429.55
Liability.....	176,388.96
Fidelity.....	335.22
Surety.....	10,214.60
Burglary and theft.....	20,648.40
Automobile property damage.....	6,844.51
Workmen's collective.....	306.76

\$273,521.20

Investigation and adjustment of claims:

Accident.....	457.05
Health.....	134.00
Liability.....	44,527.78
Fidelity.....	326.55
Surety.....	3,181.61
Burglary and theft.....	512.26
Automobile property damage.....	190.50

49,329.75

Commissions or brokerage, less amount received on return premiums and reinsurance:

Accident and health.....	47,022.22
Liability.....	212,491.22
Fidelity and surety.....	29,211.36
Burglary and theft.....	13,713.94

302,438.74

Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees.....

29,922.86

Salaries, traveling, and all other expenses of agents not paid by commissions.....

13,073.02

Inspections (other than medical and claim).....

2,873.99

Rents.....

876.89

State taxes on premiums and insurance department licenses and fees.....

17,354.66

Legal expenses.....

960.83

Advertising.....

3,179.15

Printing and stationery.....

7,719.95

Postage, telegraph, telephone, and express.....

2,655.51

Furniture and fixtures.....

3,582.11

Stockholders for interest or dividends (amount declared during the year).....

15,000.00

Traveling expenses.....

5,918.18

Home office expenses, \$310.60; fire insurance, \$43.15.....

353.75

Gross loss on sale or maturity of ledger assets—bonds.....

661.50

Total disbursements..... 729,422.09

Balance..... 1,556,793.35

IV.—LEDGER ASSETS.

Book value of bonds.....			\$1,186,782.95
Cash in company's office.....	\$9,296.31		
Deposits in trust companies and banks not on interest.....	48,401.16		
Deposits in trust companies and banks on interest.....	85,141.08		
		142,838.55	
	On policies or renew- als issued on or after Oct. 1, 1910.	On policies or renew- als issued prior to Oct. 1, 1910.	
Premiums in course of collection:			
Accident and health.....	\$21,863.29	\$1,440.93	
Liability.....	157,650.31	17,781.37	
Fidelity and surety.....	12,618.33	7,918.92	
Burglary and theft.....	6,661.26	1,237.44	
	198,793.19	28,378.66	
Total premiums in course of collection.....			227,171.85
Total ledger assets, as per balance.....			\$1,556,793.35

NONLEDGER ASSETS.

Interest due and accrued on bonds.....	15,179.16	
Interest due and accrued on other assets.....	1,486.82	
		16,665.98
Gross assets.....		1,573,459.33

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection, written prior to Oct. 1, 1910.....	28,378.66	
Book value of ledger assets over market value—bonds.....	31,742.95	
		60,121.61
Total admitted assets.....		1,513,337.72

V.—LIABILITIES.

	Adjusted.	Reported or in proc- ess of ad- justment.	Resisted.	Estimated expenses of investigation and adjust- ment of un- paid claims.	Total.
Losses and claims:					
Accident.....	\$1,532.49	\$15,197.00	\$18,225.00	\$750.00	\$35,704.49
Health.....		1,567.93			1,567.93
Fidelity.....		1,963.69	2,250.00	920.00	5,133.69
Surety.....		13,945.00	12,168.28	2,675.00	28,788.28
Burglary and theft.....		4,176.92	1,800.00	200.00	6,176.92
Automobile property damage.....		1,113.55	622.45	95.00	1,831.00
Total.....	1,532.49	37,964.09	35,065.73	4,640.00	78,202.31
Deduct reinsurance.....					500.00
Net unpaid claims (except liabil- ity claims).....					78,702.31
Net unpaid claims (except liability claims).....					\$78,702.31
Special reserve for unpaid liability losses.....					132,681.90
Total unpaid claims and expenses of settlement.....					211,384.21
Gross premiums (less reinsurance) upon all unexpired risks running one year or less from date of policy, \$863,793.10; unearned premiums, 50 per cent....				\$431,896.55	
Gross premiums (less reinsurance) upon all unexpired risks running more than one year from date of policy, \$77,613.24; unearned premiums, pro rata.....				55,555.93	
Total unearned premiums.....					487,452.48
Commissions, brokerage, and other charges due or to become due to agents or brokers on policies issued on or after Oct. 1, 1910.....					68,045.11
State, county, and municipal taxes due or accrued.....					17,483.30
Contingent reserve for liability losses.....					18,993.65
Total amount of all liabilities, except capital.....					803,358.75
Capital actually paid up in cash.....				\$500,000.00	
Surplus over all liabilities.....				209,978.97	
Surplus as regards policy holders.....					709,978.97
Total liabilities.....					1,513,337.72

VI.—BUSINESS IN DISTRICT OF COLUMBIA IN 1910.

	Gross premi- ums received on risks writ- ten or renewed during the year	Gross losses paid.	Gross losses incurred.
Accident.....	\$77.50	\$93.61	\$93.61
Health.....	35.00		
Liability.....	35.00		
Burglary and theft.....	22.50		
Total.....	170.00	93.61	93.61

CASUALTY CO. OF AMERICA, NEW YORK, N. Y.

[Commenced business, 1903. Edwin W. DeLeon, president; John E. Connelly, secretary. Principal office, 52 and 54 William Street, New York, N. Y.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$750,000.00	
Amount of ledger assets (as per balance) Dec. 31 of previous year.....		\$1,950,675.64
Increase of paid up capital during the year.....		250,000.00
		2,200,675.64

II.—INCOME.

Net cash received for premiums:		
Accident.....	\$286,373.44	
Liability.....	1,431,839.43	
Plate glass.....	183,733.36	
Steam boiler.....	105,818.38	
Installment.....	43,853.72	
Flywheel.....	12,353.16	
Automobile.....	106,450.54	
Workmen's collective.....	45,751.65	
Total net premiums received.....	\$2,216,173.68	
Policy fees required or represented by applications.....	2,051.00	
Gross interest on bonds and dividends on stocks, less \$3.016.02 accrued interest on bonds acquired during 1910.....	57,385.13	
Gross interest on deposits in trust companies and banks.....	2,505.48	
Overdue accounts.....	90.43	
	59,981.04	
Profit on sale of increased capital stock.....	125,000.00	
Excess amount on deposit when closing out bank balance.....	422.26	
Gross profit on sale or maturity of ledger assets.....	8,615.65	
Total income.....		2,412,243.63
Sum of both amounts.....		4,612,919.27

III.—DISBURSEMENTS.

Net amount paid policy holders for losses:		
Accident.....	\$165,134.31	
Liability.....	602,710.91	
Plate glass.....	87,833.97	
Steam boiler.....	7,477.02	
Installment.....	19,416.17	
Automobile.....	11,666.97	
Workmen's collective.....	27,295.70	
	\$921,535.05	
Investigation and adjustment of claims:		
Accident.....	3,515.23	
Liability.....	108,865.60	
Steam boiler.....	557.51	
Installment.....	573.95	
Automobile.....	1,045.29	
Workmen's collective.....	3,239.89	
	117,797.27	
Policy fees retained by agents.....	2,019.00	
Commissions or brokerage less amount received on return pre- miums and reinsurance:		
Accident.....	100,553.23	
Liability.....	323,189.01	
Plate glass.....	65,077.40	
Steam boiler.....	32,914.19	
Installment.....	11,226.30	
Flywheel.....	2,862.33	
Automobile.....	16,038.87	
Workmen's collective.....	10,558.08	
Contingent.....	7,117.39	
	569,536.80	

Salaries, fees, and all other compensation of officers, directors, trustees and home office employees.....	\$115,853.98	
Salaries, traveling and all other expenses of agents not paid by commissions..	16,144.69	
Medical examiners' fees and salaries.....	1,500.00	
Inspections (other than medical and claim).....	64,823.55	
Rents.....	13,942.28	
State taxes on premiums.....	24,249.10	
Insurance department licenses and fees.....	4,306.40	
All other licenses, fees and taxes.....	1,027.12	
Legal expenses.....	1,772.86	
Advertising.....	1,651.23	
Printing and stationery.....	12,740.21	
Postage, telegraph, telephone, and express.....	9,043.97	
Furniture and fixtures.....	2,284.97	
Stockholders for interest or dividends (amount declared during the year)	30,000.00	
Advances to agents and solicitors.....	656.89	
General expenses.....	4,744.58	
Gross loss on sale or maturity of ledger assets—bonds.....	966.23	
Total disbursements.....		\$1,916,596.18
Balance.....		2,696,323.09

IV.—LEDGER ASSETS.

Book value of bonds, \$1,072,808.25 and stocks, \$371,893.46.....		\$1,444,701.71
Cash in company's office.....	\$135,127.73	
Deposits in trust companies and banks not on interest.....	136,821.62	
Deposits in trust companies and banks on interest.....	349,359.42	
		621,308.77
Premiums in course of collection:	On policies or renewals issued on or after Oct. 1, 1910.	On policies or renewals issued prior to Oct. 1, 1910.
Accident.....	\$90,501.83	\$990.74
Liability.....	412,898.46	26,075.75
Plate glass.....	33,910.17	99.06
Steam boiler.....	22,797.96	98.04
Title installment.....	3,030.15	
Flywheel.....	2,441.60	75.00
Automobile.....	12,672.30	266.33
Workmen's collective.....	20,237.14	1,718.08
	598,489.61	29,323.00
Total premiums in course of collection.....		627,812.61
Allowance on taxes on New York State bonds.....		2,500.00
Total ledger assets as per balance.....		2,696,323.09

NONLEDGER ASSETS.

Interest due and accrued on bonds.....	17,019.15
Reinsurance (loss) due from admitted companies.....	8,501.53
Gross assets.....	2,721,843.77

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection, written prior to Oct. 1, 1910.....	\$29,323.00
Book value of ledger assets over market value:	
Stocks.....	\$35,130.46
Bonds.....	40,668.25
	75,798.71
	\$105,121.71
Total admitted assets.....	2,616,722.06

V.—LIABILITIES.

	Adjusted.	Reported or in process of adjustment.	Resisted.	Estimated expenses of investigation and adjustment of unpaid claims.	Total.
Losses and claims:					
Accident.....	\$4,992.52	\$32,932.59	\$14,200.00	\$2,195.00	\$54,320.11
Installment.....		3,372.98		177.52	3,550.50
Plate glass.....	1,797.11	10,259.64		634.56	12,691.31
Steam boiler.....		1,783.21	1,000.00	146.49	2,929.70
Workmen's collective.....		2,536.40			
Live stock.....				133.49	2,669.89
Total.....	6,789.63	50,884.82	15,200.00	3,287.06	76,161.51
Deduct reinsurance.....		10,420.12			10,420.12
Net unpaid claims (except liability claims).....	6,789.63	40,464.70	15,200.00	3,287.06	65,741.39

Net unpaid claims (except liability claims).....		\$65,741.39
Special reserve for unpaid liability losses.....		338,674.50
Total unpaid claims and expenses of settlement.....		404,415.89
Gross premiums (less reinsurance) upon all unexpired risks running one year or less from date of policy, \$1,615,030.67; unearned premiums, 50 per cent....	\$807,515.33	
Gross premiums (less reinsurance) upon all unexpired risks running more than one year from date of policy, \$420,465.77; unearned premiums pro rata..	242,006.29	
Total unearned premiums.....		1,049,521.62
Commissions, brokerage, and other charges due or to become due to agents or brokers on policies issued on or after Oct. 1, 1910.....		129,870.64
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		1,000.00
State, county, and municipal taxes due or accrued.....		30,777.78
Reinsurance.....		954.38
Total amount of all liabilities, except capital.....		1,616,540.31
Capital actually paid up in cash.....	\$750,000.00	
Surplus over all liabilities.....	250,181.75	
Surplus as regards policy holders.....		1,000,181.75
Total liabilities.....		2,616,722.06

VI.—BUSINESS IN DISTRICT OF COLUMBIA IN 1910.

	Gross pre- miums received on risks writ- ten or renewed during the year.	Gross losses paid.	Gross losses incurred.
Accident.....	\$1,163.40	\$283.71	\$718.71
Liability.....	1,286.73	15.00	197.33
Plate glass.....	19.32		
Steam boiler.....	61.00		
Automobile.....	20.00		
Total.....	2,550.45	298.71	916.04

CONTINENTAL CASUALTY CO., HAMMOND, IND.

[Commenced business, 1897. H. G. B. Alexander, president; William H. Betts, secretary. Principal office, 1208 Michigan Avenue, Chicago, Ill.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$300,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$2,045,963.86

II.—INCOME.

Net cash received for premiums:		
Accident.....	\$2,424,597.52	
Health.....	658,806.68	
Total net premiums received.....		\$3,083,404.20
Policy fees required or represented by applications.....		111,479.10
Gross interest on mortgage loans.....	31,493.63	
Gross interest on collateral loans.....	371.66	
Gross interest on bonds and dividends on stocks, less \$1,108.83, accrued interest on bonds acquired during 1910.....	20,079.19	
Gross interest on deposits in trust companies and banks.....	2,007.14	
Gross interest from all other sources.....	33.80	
Gross rents from company's property.....	3,067.50	
From agents' balances previously charged off.....		57,052.92
Gross profit on sale or maturity of ledger assets:		2,829.79
Real estate.....	827.65	
Bonds.....	1,148.06	
Gross increase, by adjustment, in book value of ledger assets—bonds.....		1,975.71
Total income.....		416.52
Sum of both amounts.....		3,257,158.24
		5,303,122.10

III.—DISBURSEMENTS.

Net amount paid policy holders for losses:		
Accident.....	\$996,710.08	
Health.....	259,251.95	
Investigation and adjustment of claims:		\$1,255,962.03
Accident.....	11,612.46	
Health.....	3,692.18	
Policy fees retained by agents.....		15,304.64
Commissions or brokerage, less amount received on return premiums and reinsurance:		111,479.10
Accident.....	535,989.68	
Health.....	96,780.14	
		632,769.82

Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees.....	\$295,678.49	
Salaries, traveling, and all other expenses of agents not paid by commissions.....	416,887.87	
Medical examiners' fees and salaries.....	12,381.39	
Rents.....	39,709.17	
Taxes on real estate.....	284.60	
State taxes on premiums.....	43,215.68	
Insurance department licenses and fees.....	12,858.71	
All other licenses, fees, and taxes.....	3,108.13	
Legal expenses.....	35,322.70	
Advertising.....	22,244.28	
Printing and stationery.....	33,704.54	
Postage, telegraph, telephone, and express.....	30,801.82	
Stockholders for interest or dividends (amount declared during the year).....	60,000.00	
General expenses.....	26,878.45	
Bank exchange.....	2,215.95	
Agents' balances charged off.....	13,042.93	
Gross decrease, by adjustment, in book value of ledger assets—bonds.....	107.23	
Total disbursements.....		\$3,063,957.53
Balance.....		2,239,164.57

IV.—LEDGER ASSETS.

Book value of real estate.....	\$54,147.41	
Mortgage loans on real estate.....	651,950.00	
Book value of bonds, \$392,401.62, and stocks, \$115,550.....	507,951.62	
Cash in company's office.....	\$5,085.00	
Deposits in trust companies and banks not on interest.....	7,622.45	
Deposits in trust companies and banks on interest.....	84,043.66	
		96,751.11
Premiums in course of collection on policies or renewals issued on or after Oct. 1, 1910:		
Accident.....	\$557,427.02	
Health.....	45,972.60	
Total premiums in course of collection.....		603,399.62
Bills receivable.....		6,407.92
Cash in hands of treasurer and of postmasters in transit.....		164,502.96
Agents' balances.....		90,082.91
Furniture and fixtures.....		63,971.02
Total ledger assets, as per balance.....		2,239,164.57

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	8,084.83	
Interest due and accrued on bonds.....	10,626.22	
		18,711.05
Market value of real estate over book value.....		4,727.59
Gross assets.....		2,262,603.21

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....		6,407.92	
Furniture and fixtures.....		63,971.02	
Agents' balances.....		90,082.91	
Book value of ledger assets over market value:			
Stocks.....	3,700.00		
Bonds.....	16,362.91		
		20,062.91	
			180,524.76
Total admitted assets.....			2,082,078.45

V.—LIABILITIES.

	Reported or in process of adjustment.	Resisted.	Estimated expenses of investigation and adjust- ment of un- paid claims.	Total.
Losses and claims:				
Accident.....	\$168,980.33	\$28,875.00	\$850.00	\$198,705.33
Health.....	18,148.67	1,950.00	150.00	20,248.67
Total.....	187,129.00	30,825.00	1,000.00	218,954.00
Deduct reinsurance.....				14,000.00
Net unpaid claims (except liability claims).....				204,954.00

Total unpaid claims and expenses of settlement.....		\$204,954.00
Gross premiums (less reinsurance) upon all unexpired risks running 1 year or less from date of policy, \$1,542,641.47; unearned premiums, 50 per cent.....		771,320.73
Commissions, brokerage, and other charges due or to become due to agents or brokers on policies issued on or after Oct. 1, 1910.....		108,539.05
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		13,338.31
State, county, and municipal taxes due or accrued.....		35,000.00
Reinsurance.....		10,333.64
Advance premiums (100 per cent).....		1,803.78
Contingent reserve.....		200,000.00
Total amount of all liabilities, except capital.....		1,345,289.51
Capital actually paid up in cash.....	\$300,000.00	
Surplus over all liabilities.....	436,788.94	
Surplus as regard policy holders.....		736,788.94
Total liabilities.....		2,082,078.45

VI.—BUSINESS IN DISTRICT OF COLUMBIA IN 1910.

	Gross premi- ums received on risks writ- ten or renewed during the year.	Gross losses paid.	Gross losses incurred.
Accident.....	\$11,230.90	\$2,983.95	\$3,485.15
Health.....	3,527.50	1,827.60	1,909.70
Total.....	14,758.40	4,811.55	5,394.85

EMPIRE STATE SURETY CO., NEW YORK, N. Y.

[Commenced business, 1901. William M. Tomlins, jr., president; Daniel Stewart, acting secretary. Principal office, 84 William Street, New York City.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$500,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$1,614,963.04

II.—INCOME.

Net cash received for premiums:

Accident.....	\$37,037.33	
Health.....	22,655.98	
Liability.....	160,591.49	
Fidelity.....	108,617.49	
Surety.....	319,583.18	
Plate glass.....	7,641.45	
Steam boiler.....	-3,871.84	
Burglary and theft.....	87,691.42	
Sprinkler.....	-2,368.72	
Workmen's collective.....	5,420.40	
Total net premiums received.....		742,998.18
Gross interest on mortgage loans.....	13,739.96	
Gross interest on collateral loans.....	369.80	
Gross interest on bonds and dividends on stocks, less \$1.67, accrued interest on bonds acquired during 1910.....	29,701.13	
Gross interest on deposits in trust companies and banks.....	1,127.16	
Gross interest from all other sources.....	368.59	
Gross rents from company's property.....	852.00	
Borrowed money.....		46,158.64
Gross profit on sale or maturity of ledger assets—real estate, \$1,050; bonds \$3,249.17.....		32,750.00
		4,299.17
Total income.....		826,205.99
Sum of both amounts.....		2,441,169.03

III.—DISBURSEMENTS.

Net amount paid policy holders for losses:

Accident.....	\$34,756.15	
Health.....	21,836.58	
Liability.....	94,557.23	
Fidelity.....	12,508.64	
Surety.....	72,076.86	
Plate glass.....	35,387.16	
Steam boiler.....	574.25	
Burglary and theft.....	27,226.08	
Sprinkler.....	120.00	
Workmen's collective.....	2,770.61	
		\$301,813.56

Investigation and adjustment of claims:

Accident.....	\$1,209.20
Health.....	1,209.20
Liability.....	62,878.75
Fidelity.....	4,836.84
Surety.....	24,184.07
Plate glass.....	1,209.22
Burglary and theft.....	1,209.21
	<u>\$96,736.49</u>

Commissions or brokerage, less amount received on return premiums and reinsurance:

Accident.....	12,492.47
Health.....	7,043.26
Liability.....	20,653.66
Fidelity.....	22,607.20
Surety.....	70,275.27
Plate glass.....	1,827.43
Steam boiler.....	-1,409.52
Burglary and theft.....	27,453.86
Sprinkler.....	-722.81
Workmen's collective.....	1,284.18
	<u>161,504.94</u>

Salaries, fees, and all other compensation of officers, directors, trustees, and home-office employees.....

104,839.84

Salaries, traveling and all other expenses of agents not paid by commissions.....

92,239.62

Inspections (other than medical and claim).....

10,914.46

Rents.....

10,021.10

Repairs and expenses (other than taxes) on real estate.....

1,551.77

Taxes on real estate.....

1,705.93

State taxes on premiums.....

13,745.23

Insurance department licenses and fees.....

7,120.96

Legal expenses.....

2,428.82

Advertising.....

12,927.97

Printing and stationery.....

16,472.49

Postage, telegraph, telephone, and express.....

9,597.21

Furniture and fixtures.....

2,060.80

Borrowed money.....

32,750.00

Mortgage on real estate paid off.....

3,500.00

Traveling, home office.....

2,482.78

Rating bureau.....

1,000.00

Service bureau.....

3,000.00

Dues to associations.....

1,742.57

Miscellaneous expense.....

5,739.95

Examinations.....

3,681.84

Gross loss on sale or maturity of ledger assets—real estate.....

21,925.76

Total disbursements..... \$921,504.09

Balance..... 1,519,664.94

IV.—LEDGER ASSETS.

Book value of real estate.....	\$53,896.81
Mortgage loans on real estate, first liens, \$265,273.15; other than first, \$2,051.69.....	267,324.84
Book value of bonds, \$532,327.49, and stocks, \$206,025.....	738,352.49
Cash in company's office.....	19,702.69
Deposit in trust companies and banks not on interest.....	24,413.97
Deposits in trust companies and banks on interest.....	12,680.89

	On poli- cies or renewals issued on or after Oct. 1, 1910.	On poli- cies or re- newals is- sued prior to Oct. 1, 1910.	
Premiums in course or collection:			
Accident.....	\$12,496.83	\$2,797.59	
Health.....	7,633.27	1,365.25	
Liability.....	61,392.82	24,866.69	
Fidelity.....	12,833.70	5,275.49	
Surety.....	68,288.56	91,701.13	
Plate glass.....	149.69	1,600.32	
Steam boiler.....		153.00	
Burglary and theft.....	23,324.63	1,115.07	
Sprinkler.....		5.00	
Workmen's collective.....	72.00	99.43	
Total premiums in course of collection.....	136,191.50	128,978.97	315,170.47
Bills receivable.....			22,514.28
Agents' balances, \$15,981.81; sundry ledger accounts, \$46,749.68; cash in sus- pended banks, \$2,877.01.....			65,608.50
Total ledger assets, as per balance.....			1,519,664.94

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$4,778. 94	
Interest due and accrued on bonds.....	4,893. 34	
Rents due and accrued on company's property or lease.....	733. 33	
		\$10,405. 61
Losses due from reinsuring companies.....		81. 50
Gross assets.....		1,530,152. 05

DEDUCT ASSETS NOT ADMITTED.

Bills receivable, \$14,823.57; accounts receivable, \$7,690. 71.....	22,514. 28	
Cash in suspended banks.....	2,877. 01	
Premiums in course of collection, written prior to Oct. 1, 1910.....	128,978. 97	
Book value of ledger assets over market value:		
Stocks and bonds.....	76,784. 99	
Real estate.....	78. 89	
Agents' balances.....	15,981. 81	
Sundry ledger assets.....	46,749. 68	
		293,965. 63
Total admitted assets.....		1,236,186. 42

V.—LIABILITIES.

	Adjusted.	Reported or in process of adjustment.	Resisted.	Total.
Losses and claims:				
Accident.....	\$2,226. 93	\$2,337. 42	\$680. 35	\$5,244. 70
Health.....	400. 00	1,456. 57	207. 05	2,063. 62
Fidelity.....	150. 00	16,965. 57	38,671. 47	55,787. 04
Surety.....	3,747. 19	65,172. 69	65,528. 42	134,448. 30
Burglary and theft.....	1,744. 87	5,643. 32	750. 00	8,138. 19
Sprinkler.....			1,091. 53	1,091. 53
Workmen's collective.....		72. 88		72. 88
Total.....	8,268. 99	91,648. 45	106,928. 82	206,846. 26
Deduct reinsurance.....				7,760. 51
Net unpaid claims (except liability claims).....				199,085. 75
Net unpaid claims (except liability claims).....				\$199,085. 75
Special reserve for unpaid liability losses.....				44,630. 84
Total unpaid claims and expenses of settlement.....				243,716. 59
Gross premiums (less reinsurance) upon all unexpired risks running 1 year or less from date of policy, \$455,970.02; unearned premiums, 50 per cent.....			\$227,985. 01	
Gross premiums (less reinsurance) upon all unexpired risks running more than 1 year from date of policy, \$109,343.67; unearned premiums, pro rata.....			53,331. 01	
Total unearned premiums.....				281,316. 02
Commissions, brokerage, and other charges due or to become due to agents or brokers on policies issued on or after Oct. 1, 1910.....				39,066. 56
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....				6,620. 23
State, county, and municipal taxes due or accrued.....				10,000. 00
Reinsurance and coinsurance.....				10,502. 86
Due U. S. Casualty Co., for reinsurance on liability, accident, and health business.....				7,427. 04
Due for advances to adjusters and special agents carried as an asset in cash in office.....				2,035. 46
Total amount of all liabilities, except capital.....				600,684. 76
Capital actually paid up in cash.....			\$500,000. 00	
Surplus over all liabilities.....			135,501. 66	
Surplus as regards policy holders.....				635,501. 66
Total liabilities.....				1,236,186. 42

VI.—BUSINESS IN DISTRICT OF COLUMBIA IN 1910.

	Gross premiums received on risks written or renewed during the year.	Gross losses paid.	Gross losses incurred.
Accident.....	\$167. 22	\$41. 07	\$41. 07
Health.....	79. 82	168. 85	168. 85
Liability.....	541. 22		
Plate glass.....	-2. 85	182. 00	182. 00
Burglary and theft.....	27. 22		
Sprinkler.....	37. 00		
Total.....	849. 63	391. 92	391. 92

FIDELITY ACCIDENT CO., SAGINAW, WEST SIDE, MICH.

[Commenced business, 1909. J. W. Fordney, president; W. H. Howland, secretary. Principal office, Merrill Building, Saginaw, West Side, Mich.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$100,000.00	
Amount of ledger assets (as per balance) Dec. 31 of previous year.....		\$111,266.28

II.—INCOME.

Net cash received for premiums—accident and health.....	\$97,056.23	
Policy fees required or represented by applications.....	27,544.00	
Gross interest on bonds less \$304.65 accrued interest on bonds acquired during 1910.....	\$5,098.94	
Gross interest on deposits in trust companies and banks.....	67.14	
	<u>5,166.08</u>	
Total income.....		129,766.31
Sum of both amounts.....		<u>241,032.59</u>

III.—DISBURSEMENTS.

Net amount paid policy holders for losses—accident and health.....	\$35,909.94	
Investigation and adjustment of claims—accident and health.....	786.35	
Policy fees retained by agents.....	27,544.00	
Commissions or brokerage, less amount received on return premiums and reinsurance—accident and health.....	10,889.41	
Salaries, fees, and all other compensation of officers, directors, trustees, and home-office employees.....	9,865.93	
Salaries, traveling and all other expenses of agents not paid by commissions..	18,911.74	
Rents.....	840.00	
State taxes on premiums.....	507.13	
Insurance department licenses and fees.....	1,030.25	
Advertising.....	424.98	
Printing and stationery.....	2,135.47	
Postage, telegraph, telephone, and express.....	3,643.92	
Stockholders for interest or dividends.....	5,000.00	
Office expenses.....	1,716.53	
Premium on bonds.....	886.68	
Total disbursements.....		120,092.33
Balance.....		120,940.26

IV.—LEDGER ASSETS.

Book value of bonds.....	\$110,700.00	
Deposits in trust companies and banks not on interest.....	10,240.26	
Total ledger assets, as per balance.....		120,940.26

NONLEDGER ASSETS.

Interest due and accrued on bonds.....	2,119.97	
Market value (not including interest) of bonds over book value.....	2,831.16	
Total admitted assets.....		125,891.39

V.—LIABILITIES.

Losses and claims—accident and health:		
Reported or in process of adjustment.....	\$4,500.00	
Estimated expenses of investigation and adjustment of unpaid claims....	130.00	
Total unpaid claims and expenses of settlement.....		4,630.00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		300.00
State, county, and municipal taxes due or accrued.....		500.00
Advance premiums (100 per cent).....		6,544.00
Total amount of all liabilities, except capital.....		<u>11,974.00</u>
Capital actually paid up in cash.....	\$100,000.00	
Surplus over all liabilities.....	13,917.39	
Surplus as regards policy holders.....		<u>113,917.39</u>
Total liabilities.....		125,891.39

VI.—BUSINESS IN DISTRICT OF COLUMBIA IN 1910.

Accident and health:		
Gross premiums received on risks written or renewed during the year.....		\$3,151.20
Gross losses paid.....		1,278.88
Gross losses incurred.....		1,278.88

FIDELITY & CASUALTY CO., NEW YORK, N. Y.

[Commenced business, 1876. Robert J. Hillas, president; George W. Allen, assistant secretary. Principal office, 97-103 Cedar Street, New York, N. Y.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$1,000,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$8,997,582.04

II.—INCOME.

Net cash received for premiums:

Accident.....	\$1,828,481.16	
Health.....	1,172,101.79	
Liability.....	2,625,192.94	
Fidelity.....	254,353.45	
Surety.....	221,656.57	
Plate glass.....	416,238.44	
Steam boiler.....	356,965.97	
Burglary and theft.....	564,230.82	
Flywheel.....	94,628.24	
Workmen's collective.....	20,068.59	
Total net premiums received.....	\$7,553,917.97	
Gross interest on collateral loans.....	1,754.25	
Gross interest on bonds and dividends on stocks, less \$3,293.39 accrued interest on bonds acquired during 1910.....	298,349.55	
Gross interest on deposits in trust companies and banks.....	1,503.89	
Gross interest from all other sources.....	1,888.12	
Gross rents from company's property, including \$83,117.86 for company's occupancy of its own buildings.....	90,809.87	
Money borrowed temporarily to meet payments on new building.....		394,305.68
Unearned premiums retained for reserve purposes under contract.....		150,000.00
Fidelity insurance fund (subscriptions from agents and employees).....		1,046.55
Suspense accounts.....		871.69
From agents' balances previously charged off.....		120.66
Gross profit on sale or maturity of ledger assets—stocks.....		139.73
Gross increase, by adjustment, in book value of ledger assets—bonds.....		7,506.25
Profit and loss account.....		1,396.74
Premiums paid in advance.....		10.71
		3,000.00
Total income.....		8,112,315.98
Sum of both amounts.....		17,109,898.02

III.—DISBURSEMENTS.

Net amount paid policy holders for losses:

Accident.....	\$783,961.19	
Health.....	537,372.37	
Liability.....	985,624.13	
Fidelity.....	41,371.20	
Surety.....	5,605.39	
Plate glass.....	157,880.71	
Steam boiler.....	58,939.86	
Burglary and theft.....	181,238.79	
Flywheel.....	18,654.92	
Workmen's collective.....	6,851.58	
		\$2,777,500.14
Investigation and adjustment of claims:		
Accident.....	60,763.61	
Health.....	42,815.63	
Liability.....	383,654.73	
Fidelity.....	14,352.29	
Surety.....	1,898.03	
Plate glass.....	14,647.81	
Steam boiler.....	6,683.53	
Burglary and theft.....	31,676.17	
Flywheel.....	1,080.75	
Workmen's collective.....	1,933.27	
		559,505.82
Commissions or brokerage, less amount received on return pre- miums and reinsurance:		
Accident.....	628,033.70	
Health.....	388,237.70	
Liability.....	550,384.01	
Fidelity.....	38,060.94	
Surety.....	31,376.05	
Plate glass.....	124,071.35	
Steam boiler.....	77,204.04	
Burglary and theft.....	141,896.72	
Flywheel.....	16,065.41	
Workmen's collective.....	4,141.47	
		1,999,471.39
Salaries, fees, and all other compensation of officers, directors, trustees, and home-office employees.....		553,610.86

Salaries, traveling and all other expenses of agents not paid by commissions..	\$404,468.05	
Medical examiners' fees and salaries.....	9,103.25	
Inspections (other than medical and claim).....	229,542.40	
Rents.....	68,768.41	
Repairs and expenses (other than taxes) on real estate.....	51,004.09	
Taxes on real estate.....	21,915.43	
State taxes on premiums.....	111,819.97	
Insurance department licenses and fees.....	11,645.42	
All other licenses, fees, and taxes.....	8,698.27	
Legal expenses.....	4,303.33	
Advertising.....	16,133.45	
Printing and stationery.....	88,798.25	
Postage, telegraph, telephone, and express.....	36,959.74	
Furniture and fixtures.....	12,694.09	
Stockholders for interest or dividends (amount declared during the year)....	180,000.00	
Exchange and collection fees.....	2,709.76	
Subscriptions.....	850.27	
Interest.....	4,168.17	
Premiums paid in advance Dec. 31, 1909.....	2,500.00	
Profit and loss account.....	486.21	
Repayment of loans.....	150,000.00	
Sundries.....	18,786.32	
Agents' balances charged off.....	394.21	
Gross decrease, by adjustment, in book value of ledger assets—bonds.....	4,284.77	
Total disbursements.....		\$7,330,122.07
Balance.....		9,779,775.95

IV.—LEDGER ASSETS.

Book value of real estate.....			\$1,399,603.66
Loans secured by pledge of bonds, stocks, or other collateral.....			5,000.00
Book value of bonds, \$2,997,148.99; and stocks, \$3,677,643.49.....			6,674,792.48
Cash in com pany's office.....			\$45,946.63
Deposits in trust companies and banks not on interest.....			56,934.61
Deposits in trust companies and banks on interest.....			173,605.86
			276,487.10
	On poli- cies or re- newals issued on or after Oct. 1, 1910.	On poli- cies or re- newals issued prior to Oct. 1, 1910.	
Premiums in course of collection:			
Accident.....	\$160,497.23	\$37,443.58	
Health.....	281,428.56	28,784.62	
Liability.....	415,455.16	77,010.08	
Fidelity.....	24,861.25	28,252.85	
Surety.....	18,159.86	5,123.60	
Plate glass.....	61,366.37	3,412.64	
Steam boiler.....	59,450.79	3,936.80	
Burglary and theft.....	80,934.95	4,902.32	
Fly wheel.....	20,845.45	1,476.71	
Workmen's collective.....	6,289.72	20.13	
	1,129,289.34	190,363.33	
Total premiums in course of collection.....			1,319,652.67
Bills receivable.....			7,250.00
Agents' balances and sundry ledger assets.....			96,990.04
Total ledger assets, as per balance.....			9,779,775.95

NONLEDGER ASSETS.

Interest due and accrued on bonds.....	41,726.63	
Interest due and accrued on other assets.....	224.02	
Rents due and accrued on company's property or lease.....	255.00	
		42,205.65
Market value (not including interest) of bonds and stocks over book value.....		332,052.02
Gross assets.....		10,154,033.62

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	7,250.00	
Premiums in course of collection written prior to Oct. 1, 1910.....	190,363.33	
Agents' balances and sundry ledger accounts.....	96,990.04	
		294,603.37
Total admitted assets.....		9,859,430.25

V.—LIABILITIES.

	Reported or in process of adjustment.	Resisted.	Estimated expenses of investigation and adjust- ment of un- paid claims.	Total.
Losses and claims:				
Accident.....	\$298,625.09	\$172,975.00	\$9,000.00	\$480,600.09
Health.....	183,761.06	19,160.00	6,000.00	208,921.06
Fidelity.....	64,497.47	20,151.67	1,500.00	86,149.14
Surety.....	12,636.62	.....	500.00	13,136.62
Plate glass.....	16,606.50	800.00	1,000.00	18,406.50
Steam boiler.....	4,796.00	7,300.00	500.00	12,596.00
Burglary and theft.....	63,734.00	12,400.00	3,500.00	79,634.00
Flywheel.....	604.00	.....	100.00	704.00
Total.....	645,260.74	232,786.67	22,100.00	900,147.41
Deduct reinsurance.....	.....	.....	.....	5,612.71
Net unpaid claims (except liability claims).....	.....	.....	.....	894,534.70
Net unpaid claims (except liability claims).....				
				\$894,534.70
Special reserve for unpaid liability losses.....				1,235,753.18
Total unpaid claims and expenses of settlement.....				2,130,287.88
Gross premiums (less reinsurance) upon all unexpired risks running one year or less from date of policy, \$6,641,127.18; unearned premiums, 50 per cent and 75 per cent.....				
				\$3,344,911.29
Gross premiums (less reinsurance) upon all unexpired risks running more than 1 year from date of policy, \$1,521,282.89; unearned premiums, pro rata..				
				885,446.60
Total unearned premiums.....				4,230,357.89
Commissions, brokerage, and other charges due or to become due to agents or brokers on policies issued on or after Oct. 1, 1910.....				
				303,336.16
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....				
				52,034.24
State, county, and municipal taxes due or accrued.....				
				103,418.91
Reinsurance.....				
				16,411.23
Advance premiums (100 per cent).....				
				3,000.00
Fidelity insurance fund.....				
				11,959.91
Unearned premiums retained under contract with Munich Reinsurance Co.....				
				52,863.76
Suspense account.....				
				3,673.38
All other liabilities.....				
				391.05
Total amount of all liabilities, except capital.....				6,913,734.41
Capital actually paid up in cash.....				
				\$1,000,000.00
Surplus over all liabilities.....				
				1,945,695.84
Surplus as regards policy holders.....				2,945,695.84
Total liabilities.....				9,859,430.25

VI.—BUSINESS IN DISTRICT OF COLUMBIA IN 1910.

	Gross premi- ums received on risks written or renewed during the year.	Gross losses paid.	Gross losses incurred.
Accident.....	\$24,047.54	\$5,005.44	\$5,005.44
Health.....	23,651.33	19,190.43	19,190.43
Liability.....	21,221.62	5,563.40	5,563.40
Plate glass.....	1,020.67	17.32	17.32
Steam boiler.....	1,482.50	.....	.....
Burglary and theft.....	2,154.63	35.00	35.00
Flywheel.....	61.32	.....	.....
Total.....	73,639.61	29,811.59	29,811.59

FIDELITY & DEPOSIT CO., BALTIMORE, MD.

[Commenced business, 1890. Edwin Warfield, president; Harry Nicodemus, secretary. Principal office, northwest corner Charles and Lexington Streets, Baltimore, Md.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$2,000,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$6,291,105.98

II.—INCOME.

Net cash received for premiums:		
Accident.....	\$58,022.83	
Health.....	25,894.67	
Fidelity and surety.....	2,473,989.26	
Plate glass.....	95,259.07	
Burglary and theft.....	9,069.04	
Total net premiums received.....		\$2,662,234.87
Inspections.....		870.25
Gross interest on collateral loans.....	2,000.00	
Gross interest on bonds and dividends on stocks.....	191,616.99	
Gross interest on deposits in trust companies and banks.....	5,173.56	
Gross interest from all other sources.....	2,813.81	
Gross rents from company's property, including \$17,678.35 for company's occupancy of its own buildings.....	59,432.76	
		261,037.12
Commissions and fees.....		1,374.00
Returned premiums, 1910 over 1909.....		10,005.88
Advance premiums, 1910 over 1909.....		2,649.44
Premiums due for reinsurance and company's surety, 1910 over 1909.....		2,961.62
From agents' balances previously charged off.....		50.00
Gross profits on sale or maturity of ledger assets:		
Bonds.....		2,137.50
Stocks.....		4,756.00
Gross increase, by adjustment, in book value of ledger assets:		
Bonds.....		1,000.00
Stocks.....		13,082.00
		2,962,158.68
Total income.....		9,253,264.66
Sum of both amounts.....		

III.—DISBURSEMENTS.

Net amount paid policy holders for losses:		
Health.....	\$91.08	
Fidelity and surety.....	552,068.78	
Plate glass.....	85.90	
		\$552,245.76
Collection expenses—salvage and recovery.....		14,967.42
Investigation and adjustment of claims—fidelity and surety.....		27,211.73
Commissions or brokerage, less amount received on return premiums and reinsurance:		
Accident.....	26,372.70	
Health.....	11,556.89	
Fidelity and surety.....	495,082.53	
Plate glass.....	43,298.43	
Burglary and theft.....	678.02	
		576,988.57
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees.....		244,150.98
Salaries, traveling and all other expenses of agents not paid by commissions..		109,533.33
Medical examiners' fees and salaries.....		6.00
Inspections (other than medical and claim).....		26,289.35
Rents, including \$17,678.35 for company's occupancy of its own buildings....		31,696.58
Repairs and expenses (other than taxes) on real estate.....		20,059.44
Taxes on real estate.....		17,813.34
State taxes on premiums.....		39,357.81
Insurance department licenses and fees.....		10,369.51
All other licenses, fees, and taxes.....		49,517.40
Legal expenses.....		62,925.42
Advertising.....		7,878.55
Printing and stationery.....		24,993.01
Postage, telegraph, telephone, and express.....		23,492.20
Furniture and fixtures.....		8,974.18
Stockholders for interest or dividends (amount declared during the year)....		320,000.00
Development.....		16,350.75
Traveling expenses.....		22,270.42
Incidentals.....		18,742.06
Agents' balances charged off.....		62.50
Gross loss on sale or maturity of ledger assets—bonds.....		4,725.00
Gross decrease, by adjustment, in book value of ledger assets:		
Bonds.....		71,763.00
Stocks.....		2,856.00
		2,305,240.31
Total disbursements.....		6,948,024.35
Balance.....		

IV.—LEDGER ASSETS.

Book value of real estate.....			\$1,281,282.18
Loans secured by pledge of bonds, stocks, or other collateral.....			105,900.00
Book value of bonds, \$2,444,237, and stocks, \$1,564,332.....			4,008,569.00
Cash in company's office.....			1,464.00
Deposits in trust companies and banks not on interest.....			344,370.87
Deposits in trust companies and banks on interest.....			292,044.45
	On policies or renew- als issued on or after Oct. 1, 1910.	On policies or renew- als issued prior to Oct. 1, 1910.	
Premiums in course of collection:			
Accident.....	\$4,962.40		
Health.....	2,389.71		
Fidelity and surety.....	376,088.20	\$169,218.83	
Plate glass.....	8,706.25		
Burglary and theft.....	6,991.62		
Total premiums in course of collection.....	399,138.18	169,218.83	568,357.01
New York excise current—losses fund.....			12,489.37
New York excise—reserve fund.....			32,957.03
Advances on contracts.....			300,590.39
Gross assets.....			\$6,948,024.35
DEDUCT ASSETS NOT ADMITTED.			
Premiums in course of collection, written prior to Oct. 1, 1910.....			169,218.83
Total admitted assets.....			6,778,805.52

V.—LIABILITIES.

	Adjusted.	Reported or in process of adjustment.	Resisted.	Total.
Losses and claims:				
Accident.....		\$25.00		\$25.00
Health.....		200.00		200.00
Fidelity and surety.....	\$2,357.26	248,338.50	\$338,616.42	589,312.18
Plate glass.....		668.15		668.15
Total unpaid claims and expenses of settlement.....				\$590,205.33
Gross premiums (less reinsurance) upon all unexpired risks running one year or less from date of policy, \$73,558.59; unearned premiums, 75 per cent....			\$55,168.94	
Gross premiums (less reinsurance) upon all unexpired risks running 1 year or less from date of policy, \$2,203,474.64; unearned premiums 50 per cent....			1,101,737.32	
Gross premiums (less reinsurance) upon all unexpired risks running more than 1 year from date of policy \$385,889.50; unearned premiums pro rata....			320,898.22	
Total unearned premiums.....				1,477,804.48
Commissions, brokerage, and other charges due or to become due to agents or brokers on policies issued on or after Oct. 1, 1910.....				89,899.29
State, county, and municipal taxes due or accrued.....				50,000.00
Return premiums.....				18,576.98
Reinsurance and company's insurance.....				13,265.43
Advance premiums (100 per cent).....				25,082.01
Reserve for expenses in transit.....				7,500.00
Total amount of all liabilities, except capital.....				2,272,333.52
Capital actually paid up in cash.....			\$2,000,000.00	
Surplus over all liabilities.....			2,506,472.00	
Surplus as regards policy holders.....				4,506,472.00
Total liabilities.....				6,778,805.52

VI.—BUSINESS IN DISTRICT OF COLUMBIA IN 1910.

	Gross premi- ums received on risks writ- ten or renewed during the year.	Gross losses paid.	Gross losses incurred.
Accident.....	\$1,061.28		
Health.....	692.12	\$17.86	\$92.86
Plate glass.....	1,869.65		
Burglary and theft.....	150.00		
Total.....	3,773.05	17.86	92.86

GERMAN COMMERCIAL ACCIDENT CO., PHILADELPHIA, PA.

[Commenced business, 1908. Albert H. Ladner, president; Horace B. Meininger, secretary. Principal office, 1011 Chestnut street, Philadelphia, Pa.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$100,000.00	
Amount of ledger assets (as per balance) Dec. 31, of previous year.....		\$150,243.70

II.—INCOME.

Net cash received for premiums:		
Accident.....	\$98,500.16	
Health.....	23,946.16	
Total net premiums received.....		\$122,446.32
Policy fees required or represented by applications.....		231.16
Gross interest on bonds and dividends on stocks, less \$168.31, accrued interest on bonds acquired during 1910.....	4,754.19	
Gross interest on deposits in trust companies and banks.....	337.13	
		5,091.32
Total income.....		127,768.80
Sum of both amounts.....		278,012.50

III.—DISBURSEMENTS.

Net amount paid policy holders for losses:		
Accident.....	\$24,408.09	
Health.....	7,495.18	
		\$31,903.27
Investigation and adjustment of claims:		
Accident.....	1,186.20	
Health.....	185.00	
		1,371.20
Commissions or brokerage, less amount received on return premiums and reinsurance:		
Accident.....	21,870.79	
Health.....	4,992.61	
		26,863.40
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees.....		18,095.15
Salaries, traveling, and all other expenses of agents not paid by commissions..		1,302.88
Medical examiners' fees and salaries.....		1,254.16
Rents.....		3,143.33
State taxes on premiums.....		688.77
Insurance department licenses and fees.....		1,250.44
All other licenses, fees, and taxes.....		500.00
Legal expenses.....		491.55
Advertising.....		2,005.81
Printing and stationery.....		4,172.41
Postage, telegraph, telephone, and express.....		3,351.05
Furniture and fixtures.....		605.83
Miscellaneous expenditures.....		1,881.95
Total disbursements.....		98,881.20
Balance.....		179,131.30

IV.—LEDGER ASSETS.

Book value of bonds, \$132,784.08, and stocks, \$2,151.88.....	\$134,935.96	
Cash in company's office.....	1,907.87	
Deposits in trust companies and banks on interest.....	13,175.26	
Premiums in course of collection on policies or renewals issued on or after Oct. 1, 1910:		
Accident.....	\$24,321.68	
Health.....	635.70	
Total premiums in course of collection.....		24,957.38
Furniture and fixtures.....		2,154.83
Supplies, printed matter, and stationery.....		2,000.00
Total ledger assets, as per balance.....		179,131.30

NONLEDGER ASSETS.

Interest due and accrued on bonds.....	417.50	
Interest due and accrued on other assets—bank deposits.....	60.00	
		477.50
Gross assets.....		179,608.80

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures.....	\$2,154.83	
Supplies, printed matter, and stationery.....	2,000.00	
Decrease in market value of bonds over book value.....	1,136.58	
Decrease in market value of stocks over book value.....	11.26	
		\$5,302.67
Total admitted assets.....		174,306.13

V.—LIABILITIES.

Losses and claims adjusted:		
Accident.....	\$4,454.93	
Health.....	836.61	
		5,291.54
Total unpaid claims and expenses of settlement.....		5,291.54
Gross premiums (less reinsurance) upon all unexpired risks running one year or less from date of policy, \$66,516.71; unearned premiums, 50 per cent.....		33,258.35
Commissions, brokerage, and other charges due or to become due to agents or brokers on policies issued on or after Oct. 1, 1910.....		9,712.29
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		1,823.92
Advance premiums (100 per cent).....		663.55
		50,749.65
Total amount of all liabilities, except capital.....		50,749.65
Capital actually paid up in cash.....	\$100,000.00	
Surplus over all liabilities.....	23,556.48	
		123,556.48
Surplus as regards policy holders.....		123,556.48
Total liabilities.....		174,306.13

VI.—BUSINESS IN DISTRICT OF COLUMBIA IN 1910.

	Gross premiums received on risks written or renewed during the year.	Gross losses paid.	Gross losses incurred.
Accident.....	\$2,427.91	\$372.73	\$462.73
Health.....	96.33	347.11	362.11
Total.....	2,524.24	719.84	824.84

GREAT EASTERN CASUALTY CO., NEW YORK, N. Y.

[Commenced business, 1893. Louis H. Fibel, president; Thomas H. Darling, secretary. Principal office, 290 Broadway, New York, N. Y.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$250,000.00	
Amount of ledger assets (as per balance) Dec. 31 of previous year.....		\$625,864.69

II.—INCOME.

Net cash received for premiums:		
Accident.....	\$341,740.64	
Health.....	161,457.44	
Plate glass.....	23,969.55	
Burglary and theft.....	55,520.82	
		\$582,688.45
Total net premiums received.....		\$582,688.45
Policy fees required or represented by applications.....		33,577.76
Gross interest on mortgage loans.....	3,521.94	
Gross interest on bonds and dividends on stocks, less \$182.29 accrued interest on bonds acquired during 1910.....	17,555.21	
Gross interest on deposits in trust companies and banks.....	945.52	
		22,022.67
Advance payments.....		13,623.79
From investment account previously charged off.....		110.25
Gross profit on sale or maturity of ledger assets.....		1,585.50
		653,608.42
Total income.....		653,608.42
Sum of both amounts.....		1,279,473.11

III.—DISBURSEMENTS.

Net amount paid policy holders for losses:	
Accident.....	\$112,476.28
Health.....	56,580.94
Plate glass.....	3,577.37
Burglary and theft.....	5,343.92
	<u>\$177,978.51</u>
Investigation and adjustment of claims:	
Accident.....	1,981.25
Health.....	969.41
Burglary and theft.....	411.58
	<u>3,362.24</u>
Policy fees retained by agents.....	33,577.76
Commissions or brokerage, less amount received on return premiums and reinsurance:	
Accident.....	117,155.77
Health.....	51,127.60
Plate glass.....	6,479.75
Burglary and theft.....	14,247.48
	<u>189,010.60</u>
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees.....	58,897.98
Salaries, traveling and all other expenses of agents not paid by commissions.....	6,985.98
Medical examiners' fees and salaries.....	1,456.00
Rents.....	4,615.00
State taxes on premiums.....	7,802.47
Insurance department licenses and fees.....	2,248.75
Legal expenses.....	10,787.42
Advertising.....	1,764.83
Printing and stationery.....	10,624.59
Postage, telegraph, telephone, and express.....	5,952.43
Furniture and fixtures.....	1,203.32
Stockholders for interest or dividends (amount declared during the year)....	20,000.00
General expense.....	3,340.69
Journal subscription.....	206.50
Traveling expense.....	5,633.58
Agents' balances charged off.....	748.05
	<u>\$546,196.70</u>
Total disbursements.....	
Balance.....	<u>733,276.41</u>

IV.—LEDGER ASSETS.

Mortgage loans on real estate.....	\$135,000.00	
Book value of bonds, \$381,695, and stocks, \$84,753.75.....	466,448.75	
Cash in company's office.....	\$14,015.96	
Deposits in trust companies and banks not on interest.....	704.16	
Deposits in trust companies and banks on interest.....	43,550.20	
	<u>58,270.32</u>	
	On policies or renew-als issued on or after Oct. 1, 1910.	On policies or renew-als issued prior to Oct. 1, 1910.
Premiums in course of collection:		
Accident.....	\$31,583.30	\$1,371.22
Health.....	19,948.96	844.83
Plate glass.....	5,430.85	199.40
Burglary and theft.....	13,360.81	817.92
	<u>70,323.92</u>	<u>3,233.42</u>
Total premiums in course of collection.....		<u>73,557.34</u>
Total ledger assets, as per balance.....		<u>733,276.41</u>

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	1,682.61
Interest due and accrued on bonds.....	3,568.75
Interest on bank deposits.....	64.41
	<u>5,315.77</u>
Gross assets.....	<u>738,592.18</u>

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection, written prior to Oct. 1, 1910.....	3,233.42
Book value of ledger assets over market value:	
Bonds.....	16,095.00
Stocks.....	653.75
	<u>19,821.17</u>
Total admitted assets.....	<u>718,610.01</u>

V.—LIABILITIES.

	Reported or in process of adjustment.	Resisted.	Total.
Losses and claims:			
Accident.....	\$16,399.44	\$1,521.50	\$17,920.94
Health.....	7,780.13	875.00	8,655.13
Plate glass.....	2,297.53		2,297.53
Burglary and theft.....	1,907.67		1,907.67
Total.....	28,384.77		30,781.27
Deduct reinsurance.....	843.53		843.53
Net unpaid claims (except liability claims).....	27,541.24	2,396.50	29,937.74
Total unpaid claims and expenses of settlement.....			\$29,937.74
Gross premiums (less reinsurance) upon all unexpired risks running 1 year or less from date of policy, \$297,268.86; unearned premiums, 50 per cent; \$70,008.23, unearned premiums, pro rata.....		\$191,172.00	
Gross premiums (less reinsurance) upon all unexpired risks running more than 1 year from date of policy, \$7,833.05; unearned premiums, pro rata.....		6,796.04	
Total unearned premiums.....			197,968.04
Commissions, brokerage, and other charges due or to become due to agents or brokers on policies issued on or after Oct. 1, 1910.....			29,903.43
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....			1,054.50
State, county, and municipal taxes due or accrued.....			10,000.00
Reinsurance.....			1,731.91
Advance premiums (100 per cent).....			13,623.79
Total amount of all liabilities, except capital.....			284,219.41
Capital actually paid up in cash.....		\$250,000.00	
Surplus over all liabilities.....		184,390.60	
Surplus as regards policyholders.....			434,390.60
Total liabilities.....			718,610.01

VI.—BUSINESS IN DISTRICT OF COLUMBIA IN 1910.

	Gross premi- ums received on risks written or renewed during the year.	Gross losses paid.	Gross losses incurred.
Accident.....	\$7,239.09	\$1,436.84	\$1,436.84
Health.....	2,840.78	142.82	142.82
Plate glass.....	41.40		
Burglary and theft.....	249.60		
Total.....	10,370.87	1,579.66	1,579.66

HARTFORD STEAM BOILER INSPECTION & INSURANCE CO., HARTFORD, CONN.

Commenced business, 1866. L. B. Brainerd, president; Chas. S. Blake, secretary. Principal office, 56 Prospect Street, Hartford, Conn.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$1,000,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$4,714,843.14

II.—INCOME.

Net cash received for premiums:	
Steam boiler.....	\$1,328,980.56
Fly wheel.....	34,203.71
Total net premiums received.....	\$1,363,184.27
Inspections.....	22,021.63
Gross interest on mortgage loans.....	55,368.07
Gross interest on bonds and dividends on stocks, less \$1,785.79, accrued interest on bonds acquired during 1910.....	140,467.03
Gross interest on deposits in trust companies and banks.....	1,938.19
Gross interest from all other sources.....	347.52
Gross rents from company's property, including \$5,000 for com- pany's occupancy of its own buildings.....	6,869.15
From agents' balances previously charged off.....	204,989.96
Gross profit on sale or maturity of ledger assets.....	665.30
	3,276.75
Total income.....	1,594,137.91
Sum of both amounts.....	6,308,981.05

III.—DISBURSEMENTS.

Net amount paid policy holders for losses:		
Steam boiler.....	\$123,549.81	
Flywheel.....	4,253.80	
		\$127,803.61
Commissions or brokerage, less amount received on return premiums and reinsurance:		
Steam boiler.....	182,693.96	
Flywheel.....	2,977.82	
		185,671.78
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees.....		63,631.45
Salaries, traveling and all other expenses of agents not paid by commissions..		279,024.86
Inspections (other than medical and claim).....		505,687.81
Rents.....		5,000.00
Repairs and expenses (other than taxes) on real estate.....		15,647.16
Taxes on real estate.....		1,964.91
State taxes on premiums.....		21,124.40
Insurance department licenses and fees.....		7,071.73
All other licenses, fees, and taxes.....		25,172.57
Legal expenses.....		682.75
Advertising.....		1,642.77
Printing and stationery.....		17,115.65
Postage, telegraph, telephone, and express.....		20,221.33
Furniture and fixtures.....		1,881.03
Stockholders for interest or dividends (amount declared during the year)....		120,000.00
Office expenses.....		853.63
Exchange.....		595.18
Gross loss on sale or maturity of ledger assets.....		3,216.23
Total disbursements.....		\$1,404,008.85
Balance.....		4,904,972.20

IV.—LEDGER ASSETS.

Book value of real estate.....		\$91,400.00
Mortgage loans on real estate.....		1,140,810.00
Book value of bonds, \$2,655,484.41, and stocks, \$497,945.11.....		3,153,429.52
Cash in company's office.....		2,100.07
Deposits in trust companies and banks on interest.....		147,853.36
	On policies or renewals issued on or after Oct. 1, 1910.	On policies or renewals issued prior to Oct. 1, 1910.
Premiums in course of collection:		
Steam boiler.....	\$204,913.11	\$134,086.93
Fly wheel.....	4,526.97	1,668.15
	209,440.08	135,755.08
Total premiums in course of collection.....		345,195.16
Cash in course of transmission.....		24,184.09
Total ledger assets, as per balance.....		4,904,972.20

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	32,181.73	
Interest due and accrued on bonds.....	39,050.23	71,231.96
Market value (not including interest) of bonds and stocks over book value.....		27,098.20
Gross assets.....		5,003,302.36

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection, written prior to Oct. 1, 1910.....	135,755.08
Total admitted assets.....	4,867,547.28

V.—LIABILITIES.

Losses and claims reported or in process of adjustment:		
Steam boiler.....	\$130,695.74	
Fly wheel.....	113.30	
Total unpaid claims and expenses of settlement.....		130,809.04
Gross premiums (less reinsurance) upon all unexpired risks running 1 year or less from date of policy, \$96,236.16; unearned premiums, 50 per cent.....	48,131.58	
Gross premiums (less reinsurance) upon all unexpired risks running more than 1 year from date of policy, \$3,720,820.49; unearned premiums, pro rata.....	1,962,602.18	
Total unearned premiums.....		2,010,733.76
Commissions, brokerage, and other charges due or to become due to agents or brokers on policies issued on or after Oct. 1, 1910.....		41,888.01

State, county, and municipal taxes due or accrued	\$25,000.00	
Special and contingent reserve on account of the assumed liability, for guaran- teeing the faithful performance by the Boiler Inspection and Insurance Co. of Canada, \$37,103.91, pro rata		20,149.16
Total amount of all liabilities, except capital		2,228,579.97
Capital actually paid up in cash	\$1,000,000.00	
Surplus over all liabilities	1,638,967.31	
Surplus as regards policy holders		2,638,967.31
Total liabilities		4,867,547.28

VI.—BUSINESS IN DISTRICT OF COLUMBIA IN 1910.

Steam boiler:		
Gross premiums received on risks written or renewed during the year		3,112.54
Gross losses paid		950.50

INDIANA & OHIO LIVE STOCK INSURANCE CO., CRAWFORDSVILLE, IND.

[Commenced business, 1886. John R. Bonnell, president; Chas. L. Goodbar, secretary. Principal office, 132 East Main Street, Crawfordsville, Ind.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash	\$200,000.00	
Amount of ledger assets (as per balance) Dec. 31 of previous year		\$349,234.89
Increase of paid-up capital during the year		100,000.00
		449,234.89

II.—INCOME.

Net cash received for premiums—live stock	\$445,148.68	
Gross interest on mortgage loans	\$3,911.62	
Gross interest on bonds, less \$561.91, accrued interest on bonds acquired during 1910	10,754.42	
Gross interest from all other sources	1,220.57	
	15,886.61	
Transfer fees	32.02	
From agents' balances previously charged off	463.12	
Gross increase, by adjustment, in book value of ledger assets	234.65	
Total income		461,765.08
Sum of both amounts		910,999.97

III.—DISBURSEMENTS.

Net amount paid policy holders for losses—live stock	\$250,335.15	
Investigation and adjustment of claims—live stock	1,107.41	
Commissions or brokerage, less amount received on return premiums and reinsurance—live stock	141,414.80	
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees	16,481.26	
Salaries, traveling and all other expenses of agents not paid by commissions	2,208.56	
Medical examiners' fees and salaries	487.27	
Rents	700.40	
State taxes on premiums	4,109.89	
Insurance department licenses and fees	7,779.50	
All other licenses, fees, and taxes	2,624.16	
Legal expenses	905.90	
Advertising	7,016.93	
Printing and stationery	4,471.06	
Postage, telegraph, telephone, and express	4,961.71	
Furniture and fixtures	708.85	
Stockholders for interest or dividends (amount declared during the year)	50,000.00	
Miscellaneous	709.74	
Total disbursements		496,022.59
Balance		414,977.38

IV.—LEDGER ASSETS.

Mortgage loans on real estate	\$95,850.00	
Book value of bonds	238,872.65	
Cash in company's office	50.00	
Deposits in trust companies and banks not on interest	31,700.63	
Premiums in course of collection—live stock:		
On policies or renewals issued on or after Oct. 1, 1910	\$40,909.87	
On policies or renewals issued prior to Oct. 1, 1910	1,448.40	
Total premiums in course of collection	42,358.27	
Bills receivable, secured	6,145.83	
Total ledger assets, as per balance		414,977.38

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,317.21	
Interest due and accrued on bonds.....	1,728.74	
		\$3,045.95
Market value (not including interest) of bonds over book value		1,821.85
Gross assets.....		419,845.18

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection, written prior to Oct. 1, 1910.....		1,448.40
Total admitted assets.....		418,396.78

V.—LIABILITIES.

Losses and claims reported or in process of adjustment—live stock.....		22,445.75
Gross premiums (less reinsurance) upon all unexpired risks running 1 year or less from date of policy, \$370 726.74; unearned premiums, 50 per cent.....		185,363.37
Commissions, brokerage, and other charges due or to become due to agents or brokers on policies issued on or after Oct. 1, 1910.....		1,200.00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		200.00
State, county, and municipal taxes due or accrued.....		3,900.00
Total amount of all liabilities, except capital.....		213,109.12
Capital actually paid up in cash.....	\$200,000.00	
Surplus over all liabilities.....	5,287.66	
Surplus as regards policy-holders.....		205,287.66
Total liabilities.....		418,396.18

VI.—BUSINESS IN DISTRICT OF COLUMBIA IN 1910.

Live stock:		
Gross premiums received on risks written or renewed during the year.....		2,088.65
Gross losses paid.....		2,825.00
Gross losses incurred.....		2,825.00

LLOYDS PLATE GLASS INSURANCE CO., NEW YORK, N. Y.

[Commenced business, 1882. William T. Woods, president; Charles E. W. Chambers, secretary. Principal office, 61 and 63 William Street, New York, N. Y.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$250,000.00	
Amount of ledger assets (as per balance) Dec. 31 of previous year.....		\$946,898.42

II.—INCOME.

Net cash received for premiums—plate glass.....	\$519,078.15	
Gross interest on mortgage loans.....	\$275.62	
Gross interest on bonds and dividends on stocks.....	24,410.90	
Gross rents from company's property, including \$8,500 for company's occupancy of its own buildings.....	17,989.98	
		42,676.50
Special security deposit returned.....		50.00
Borrowed money.....		6,000.00
From agents' balances previously charged off.....		4.76
Gross profit on sale or maturity of ledger assets—stocks.....		475.00
Total income.....		568,284.41
Sum of both amounts.....		1,515,182.83

III.—DISBURSEMENTS.

Net amount paid policy holders for losses—plate glass.....	\$180,572.32	
Commissions or brokerage, less amount received on return premiums and reinsurance—plate glass.....	166,682.28	
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees.....	60,515.33	
Salaries, traveling and all other expenses of agents not paid by commissions..	5,803.07	
Rents, including \$8,500 for company's occupancy of its own buildings.....	9,529.92	
Repairs and expenses (other than taxes) on real estate.....	8,016.55	
Taxes on real estate.....	6,680.01	
State taxes on premiums.....	5,961.61	
Insurance department licenses and fees.....	7,247.29	
All other licenses, fees, and taxes.....	1,970.19	
Legal expenses.....	574.15	
Advertising.....	5,628.73	
Printing and stationery.....	3,949.84	
Postage, telegraph, telephone, and express.....	6,960.82	
Furniture and fixtures.....	1,335.61	
Stockholders for interest or dividends (amount declared during the year)...	50,000.00	
Borrowed money.....	6,000.00	
Interest on borrowed money.....	38.84	
Sundry expenses.....	6,616.89	
Agents' balances charged off.....	1,771.20	
Total disbursements.....		535,854.65
Balance.....		979,328.18

IV.—LEDGER ASSETS.

Book value of real estate.....	\$245,763.18	
Mortgage loans on real estate, first liens.....	15,000.00	
Book value of bonds, \$255,212.09 and stocks, \$312,150.29.....	567,362.38	
Cash in company's office.....	3,378.49	
Deposits in trust companies and banks not on interest.....	12,379.40	
Premiums in course of collection—plate glass:		
On policies or renewals issued on or after Oct. 1, 1910.....	\$94,724.05	
On policies or renewals issued prior to Oct. 1, 1910.....	40,720.68	
Total premiums in course of collection.....	135,444.73	
Total ledger assets, as per balance.....		\$979,328.18

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	337.50	
Interest due and accrued on bonds.....	3,068.14	
Rents accrued on company's property or lease.....	275.00	
Market value of real estate over book value.....		3,680.64
Salvage glass on hand.....		19,236.82
Sundry accounts (tariff association deposits).....		4,705.81
Gross assets.....		1,007,096.45

DEDUCT ASSETS NOT ADMITTED.

Salvage glass on hand.....	4,705.81	
Sundry accounts (tariff association deposits).....	145.00	
Premiums in course of collection, written prior to Oct. 1, 1910.....	40,720.68	
Book value of ledger assets over market value:		
Bonds.....	10,763.34	
Stocks.....	32,602.29	
Total admitted assets.....		88,937.12
		918,159.33

V.—LIABILITIES.

Losses and claims—burglary and theft:		
Adjusted.....	\$24,886.03	
Reported or in process of adjustment.....	11,722.68	
Total unpaid claims and expenses of settlement.....		36,608.71
Gross premiums (less reinsurance) upon all unexpired risks running 1 year or less from date of policy, \$456,635.36; unearned premiums, 50 per cent.....	228,317.68	
Gross premiums (less reinsurance) upon all unexpired risks running more than 1 year from date of policy, \$111,060.56; unearned premiums, pro rata.....	54,306.51	
Total unearned premiums.....		282,624.19
Commissions, brokerage, and other charges due or to become due to agents or brokers on policies issued on or after Oct. 1, 1910.....		31,574.68
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		30.58
State, county, and municipal taxes due or accrued.....		7,000.00
Return premiums.....		620.85
Total amount of all liabilities, except capital.....		358,459.01
Capital actually paid up in cash.....	\$250,000.00	
Surplus over all liabilities.....	309,700.32	
Surplus as regards policy holders.....		559,700.32
Total liabilities.....		918,159.33

VI.—BUSINESS IN DISTRICT OF COLUMBIA IN 1910.

Plate glass:		
Gross premiums received on risks written or renewed during the year.....		1,132.29
Gross losses paid.....		489.75
Gross losses incurred.....		489.75

LOYAL PROTECTIVE INSURANCE CO., BOSTON, MASS.

[Commenced business, 1909. L. Augustus Allen, president; Francis R. Parks, secretary. Principal office, 585 Boylston Street, Boston, Mass.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$100,000.00	
Amount of ledger assets (as per balance) Dec. 31 of previous year.....		\$272,716.54

II.—INCOME.

Net cash received for premiums—accident and health	\$476,217.73	
Policy fees required or represented by applications	45,260.00	
Gross interest on bonds and dividends on stocks, less \$160.66 accrued interest on bonds acquired during 1910	\$7,184.34	
Gross interest on deposits in trust companies and banks	1,857.81	
Gross interest from all other sources .....	.50	
Gross rents received under sublease for company's occupancy of its own buildings	120.00	
	<hr/>	9,162.65
Fee on protested check .....	.43	
Amounts refunded by claimants	90.00	
Checks not presented for payment	150.38	
From agents' balances previously charged off	80.75	
	<hr/>	
Total income		\$530,961.94
Sum of both amounts		<hr/> 803,678.48

III.—DISBURSEMENTS.

Net amount paid policy holders for losses—accident and health	\$273,227.06	
Investigation and adjustment of claims—accident and health	8,981.00	
Policy fees retained by agents	43,963.75	
Commissions or brokerage, less amount received on return premiums and reinsurance—accident and health	27,174.35	
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees	62,476.59	
Salaries, traveling and all other expenses of agents not paid by commissions	3,324.90	
Medical examiners' fees and salaries	218.00	
Rents	4,475.71	
State taxes on premiums	2,472.00	
Insurance department licenses and fees	2,582.31	
All other licenses, fees, and taxes	132.27	
Legal expenses	6,359.26	
Advertising	791.25	
Printing and stationery	7,930.06	
Postage, telegraph, telephone, and express	6,540.64	
Furniture and fixtures	487.14	
Officers' traveling expenses, \$303.25; profit and loss, \$114.04; miscellaneous, \$2,085.40; collection expenses, \$20,838.16; bank, \$159.94; badges, \$365.16	23,865.95	
Agents' balances charged off	817.50	
Gross decrease, by adjustment, in book value of ledger assets	582.89	
	<hr/>	476,402.63
Total disbursements		<hr/> 327,275.85
Balance		

IV.—LEDGER ASSETS.

Book value of bonds, \$231,715.39, and stocks, \$19,300	\$251,015.39	
Cash in company's office	500.00	
Deposits in trust companies and banks on interest	75,760.46	
	<hr/>	327,275.85
Total ledger assets, as per balance		

NONLEDGER ASSETS.

Interest due and accrued on bonds	3,007.40	
Market value (not including interest) of bonds and stocks over book value	314.61	
	<hr/>	330,597.86
Total admitted assets		

V.—LIABILITIES.

Losses and claims—accident and health:		
Reported or in process of adjustment	\$57,610.74	
Resisted	575.00	
Estimated expenses of investigation and adjustment of unpaid claims	957.11	
	<hr/>	59,142.85
Total unpaid claims and expenses of settlement		
Gross premiums (less reinsurance) upon all unexpired risks running 1 year or less from date of policy, \$127,554; unearned premiums, pro rata	85,036.00	
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	1,000.00	
State, county, and municipal taxes due or accrued	8,546.41	
Advance premiums (100 per cent)	3,211.00	
	<hr/>	156,936.26
Total amount of all liabilities, except capital		
Capital actually paid up in cash	100,000.00	
Surplus over all liabilities	73,661.60	
	<hr/>	173,661.60
Surplus as regards policy holders		
Total liabilities		<hr/> 330,597.86

VI.—BUSINESS IN DISTRICT OF COLUMBIA IN 1910.

Gross premiums received on risks written or renewed during the year—accident and health	131.00
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MARYLAND CASUALTY CO., BALTIMORE, MD.

[Commenced business, 1898. John T. Stone, president; James F. Mitchell, secretary. Principal office, Maryland Casualty Building, Baltimore, Md.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$1,000,000.00	
Amount of ledger assets (as per balance) Dec. 31 of previous year.....		\$5,242,107.64
Increase of paid-up capital during the year.....		250,000.00

5,492,107.64

II.—INCOME.

Net cash received for premiums:

Accident.....	\$745,234.39
Health.....	259,409.67
Liability.....	2,278,795.86
Fidelity.....	12,746.12
Surety.....	56,161.12
Plate glass.....	283,247.18
Steam boiler.....	238,855.16
Burglary and theft.....	297,304.06
Sprinkler.....	173,354.05
Flywheel.....	22,477.24
Automobile property damage.....	44,051.01
Workmen's collective.....	44,555.18
Physicians' defense.....	32,564.64

Total net premiums received..... \$4,488,755.68

Gross interest on bonds and dividends on stocks, less \$4,597.61
accrued interest on bonds acquired during 1910..... 172,918.06

Gross interest on deposits in trust companies and banks..... 401.68

Gross interest from all other sources..... 693.61

Gross rents from company's property, including \$23,638.84 for
company's occupancy of its own buildings..... 43,036.74

217,050.09

Gross profit on sale or maturity of ledger assets—bonds..... 600.00

Gross increase by adjustment in book value of ledger assets; bonds and stocks..... 16,128.77

Total income..... 4,722,534.54

Sum of both amounts..... 10,214,642.18

III.—DISBURSEMENTS.

Net amount paid policy holders for losses:

Accident.....	\$318,235.78
Health.....	130,553.86
Liability.....	882,797.82
Fidelity.....	166.94
Plate glass.....	119,332.60
Steam boiler.....	23,508.68
Burglary and theft.....	81,439.44
Sprinkler.....	56,095.44
Flywheel.....	2,846.79
Automobile property damage.....	12,505.42
Workmen's collective.....	21,875.60
Physicians' defense.....	1,935.25

\$1,651,293.37

Investigation and adjustment of claims:

Accident.....	7,476.84
Health.....	1,069.70
Liability.....	314,212.99
Fidelity.....	55.06
Surety.....	10.86
Plate glass.....	145.38
Steam boiler.....	2,952.35
Burglary and theft.....	5,526.15
Sprinkler.....	1,272.88
Flywheel.....	219.87
Automobile property damage.....	1,921.06
Workmen's collective.....	4,175.45
Physicians' defense.....	3,189.03

342,227.62

Commissions or brokerage, less amount received on return
premiums and reinsurance:

Accident.....	275,565.20
Health.....	79,120.19
Liability.....	516,000.91
Fidelity.....	2,293.42
Surety.....	8,455.91
Plate glass.....	97,137.25
Steam boiler.....	63,956.40
Burglary and theft.....	88,098.50
Sprinkler.....	41,500.12
Title.....	9,769.39
Flywheel.....	5,896.10
Automobile property damage.....	11,012.75
Workmen's collective.....	10,435.95

1,209,242.09

Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees.....	\$215,062.75	
Salaries, traveling and all other expenses of agents not paid by commissions.....	124,269.03	
Medical examiners' fees and salaries.....	3,300.00	
Inspections (other than medical and claim).....	118,067.87	
Rents, including \$23,638.84 for company's occupancy of its own buildings....	23,797.87	
Repairs and expenses (other than taxes) on real estate.....	13,264.39	
Taxes on real estate.....	7,808.30	
State taxes on premiums.....	66,360.71	
Insurance department licenses and fees.....	21,989.57	
All other licenses, fees, and taxes.....	22,935.18	
Legal expenses.....	3,255.42	
Advertising.....	29,625.83	
Printing and stationery.....	41,107.78	
Postage, telegraph, telephone, and express.....	11,300.45	
Furniture and fixtures.....	10,746.44	
Stockholders for interest or dividends (amount declared during the year, \$160,000); also 33½ per cent stock dividend, \$250,000.....	410,000.00	
Interest on collateral loans.....	1,252.01	
General expenses.....	10,373.69	
Traveling.....	7,544.50	
Fidelity and surety expense.....	4,562.23	
Gross loss on sale or maturity of ledger assets—bonds.....	12.50	
Gross decrease, by adjustment, in book value of ledger assets—bonds and stocks.....	96,658.75	
Total disbursements.....		\$4,446,058.35
Balance.....		5,768,583.83

IV.—LEDGER ASSETS.

Book value of real estate.....	\$532,171.69
Book value of bonds, \$4,113,861.42, and stocks, \$158,055.....	4,271,916.42
Cash in company's office.....	\$32,366.58
Deposits in trust companies and banks not on interest.....	76,273.77
Deposits in trust companies and banks on interest.....	60,428.45
	169,068.80

	On poli- cies or re- newals is- sued on or after Oct. 1, 1910.	On poli- cies or re- newals is- sued prior to Oct. 1, 1910.
Premiums in course of collection:		
Accident.....	\$123,690.54	\$2,567.23
Health.....	42,322.64	1,619.11
Liability.....	365,361.34	35,060.18
Fidelity.....	2,108.10	1,194.25
Surety.....	9,161.58	270.55
Plate glass.....	44,941.60	1,266.51
Steam boiler.....	37,902.55	2,234.06
Burglary and theft.....	48,204.83	912.97
Sprinkler.....	27,650.81	393.59
Flywheel.....	3,573.67	513.44
Automobile property damage.....	5,563.88	533.40
Workmen's collective.....	6,302.65	20.59
Physicians' defense.....	5,169.19	378.36
	721,953.38	46,964.24

Total premiums in course of collection.....	768,917.62
Bills receivable.....	6,963.70
Reinsured losses due from other companies.....	2,237.25
Agents' balances.....	17,308.35
Total ledger assets, as per balance.....	5,768,583.83

NONLEDGER ASSETS.

Interest due and accrued on bonds.....	26,923.82
Gross assets.....	5,795,507.65

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	6,963.70
Premiums in course of collection, written prior to Oct. 1, 1910.....	46,964.24
Agents' balances.....	17,308.35
	71,236.29
Total admitted assets.....	5,724,271.36

V.—LIABILITIES.

	Resisted for policy holders.	Reported or in pro- cess of ad- justment.	Resisted.	Estimated expenses of investigation and adjust- ment of un- paid claims.	Total.
Losses and claims:					
Accident.....		\$72,470.95	\$23,950.00	\$1,531.89	\$97,942.84
Health.....		16,522.41	650.00	247.84	17,420.25
Fidelity.....		209.88			209.88
Surety.....		925.00			925.00
Plate glass.....		18,408.35	1,981.40	3.69	20,393.44
Burglary and theft.....		21,764.51	12,550.00	1,305.88	35,620.39
Sprinkler.....		5,261.37	1,250.00	263.07	6,774.44
Steam boiler.....	\$4,395.00	2,737.73	300.00	164.27	7,597.00
Physicians' defense.....	15,840.00	3,360.00			19,200.00
Flywheel.....			750.00		750.00
Automobile property damage.....	4,390.00	1,234.50		264.90	5,871.40
Workmen's collective.....		2,476.54		742.96	3,219.50
Total.....	24,625.00	145,371.24	41,431.40	4,496.50	215,924.14
Total losses and claims.....					\$215,924.14
Special reserve for unpaid liability losses.....					963,125.68
Total unpaid claims and expenses of settlement.....					1,179,049.82
Gross premiums (less reinsurance) upon all unexpired risks running 1 year or less from date of policy, \$3,336,699.72; unearned premiums, 50 per cent.....					\$1,668,349.86
Gross premiums (less reinsurance) upon all unexpired risks running more than 1 year from date of policy, \$809,768.30; unearned premiums, pro rata..					440,346.20
Total unearned premiums.....					2,108,696.06
Commissions, brokerage, and other charges due or to become due to agents or brokers on policies issued on or after Oct. 1, 1910.....					202,146.95
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....					15,295.14
State, county, and municipal taxes due or accrued.....					75,846.28
Reinsurance.....					418.87
Total amount of all liabilities, except capital.....					3,581,453.12
Capital actually paid up in cash.....				\$1,000,000.00	
Surplus over all liabilities.....				1,142,818.24	
Surplus as regards policy holders.....					2,142,818.24
Total liabilities.....					5,724,271.36

VI.—BUSINESS IN DISTRICT OF COLUMBIA IN 1910.

	Gross pre- miums on risks written or renewed during the year.	Gross losses paid.	Gross losses incurred.
Accident.....	\$11,197.85	\$3,306.35	\$2,654.02
Health.....	13,144.36	9,761.81	9,328.92
Liability.....	7,653.13	1,576.36	1,276.20
Plate glass.....	94.16	49.00	49.00
Steam boiler.....	257.50		
Burglary and theft.....	1,413.46	59.90	52.50
Flywheel.....	42.88		
Automobile property damage.....	168.27		
Physicians' defense.....	75.00		
Total.....	34,046.61	14,753.42	13,360.64

MASSACHUSETTS ACCIDENT CO., BOSTON, MASS.

[Commenced business, 1908. G. Leonard McNeill, president; I. M. Hathaway, secretary. Principal office, 161 Devonshire Street, Boston, Mass.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$100,000.00	
Amount of ledger assets (as per balance) Dec. 31 of previous year.....		\$170,854.46

II.—INCOME.

Net cash received for premiums—accident and health.....	\$270,890.82	
Policy fees required or represented by applications.....	41,266.70	
Gross interest on bonds less \$202.21, accrued interest on bonds acquired during 1910.....	\$4,862.79	
Gross interest on deposits in trust companies and banks.....	808.96	
	5,671.75	
From reinsurance of Bay State Casualty Co.....	5,907.86	
Total income.....		323,737.13
Sum of both amounts.....		494,591.59

III.—DISBURSEMENTS.

Net amount paid policy holders for losses—accident and health.....	\$103,557.99	
Investigation and adjustment of claims—accident and health.....	1,613.21	
Policy fees retained by agents.....	41,209.25	
Commissions or brokerage, less amount received on return premiums and reinsurance—accident and health.....	52,513.39	
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees.....	32,006.40	
Salaries, traveling and all other expenses of agents not paid by commissions..	22,934.48	
Medical examiners' fees and salaries.....	2,223.90	
Rents.....	9,847.90	
State taxes on premiums.....	1,731.38	
Insurance department licenses and fees.....	970.00	
All other licenses, fees, and taxes—U. S. revenue tax.....	118.32	
Difference between agents' credit, Dec. 31, 1909 and 1910.....	30.26	
Legal expenses.....	998.49	
Advertising.....	2,496.19	
Printing and stationery.....	9,110.06	
Postage, telegraph, telephone, and express.....	5,721.61	
Furniture and fixtures.....	2,283.38	
Stockholders for interest or dividends (amount declared during year).....	10,000.00	
Paid for service in securing reinsurance of Bay State Casualty Co.....	3,000.00	
Coupon contract extension.....	1,733.24	
Office expense.....	1,085.02	
Miscellaneous.....	2,748.97	
Traveling expense.....	1,336.83	
Total disbursements.....		309,270.27
Balance.....		185,321.32

IV.—LEDGER ASSETS.

Book value of bonds.....	\$143,940.68	
Cash in company's office.....	2,324.60	
Deposits in trust companies and banks not on interest.....	560.65	
Deposits in trust companies and banks on interest.....	34,220.13	
Premiums in course of collection—accident and health:		
On policies or renewals issued on or after Oct. 1, 1910.....	\$2,886.38	
On policies or renewals issued prior to Oct. 1, 1910.....	659.79	
Total premiums in course of collection.....	3,546.17	
Bills receivable.....	729.09	
Total ledger assets, as per balance.....		185,321.32

NONLEDGER ASSETS.

Interest due and accrued on bonds.....	597.00	
Furniture and fixtures.....	5,000.00	
Supplies.....	2,500.00	
Gross assets.....		193,418.32

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	729.09	
Furniture and fixtures.....	5,000.00	
Supplies, printed matter, and stationery.....	2,500.00	
Premiums in course of collection, written prior to Oct. 1, 1910.....	659.79	
Book value of ledger assets over market value—bonds.....	4,460.68	
		13,349.56
Total admitted assets.....		180,068.76

V.—LIABILITIES.

Losses and claims—accident and health:		
Reported or in process of adjustment.....	\$16,898.56	
Resisted.....	4,931.50	
Estimated expenses of investigation and adjustment of unpaid claims...	386.60	
		\$22,216.66
Deduct reinsurance.....		2,500.00
Total unpaid claims and expenses of settlement.....		19,716.66
Gross premiums (less reinsurance) upon all unexpired risks running 1 year or less from date of policy, \$68,264; unearned premiums, 50 per cent.....		34,132.00
Commissions, brokerage, and other charges due or to become due to agents or brokers on policies issued on or after Oct. 1, 1910.....		1,437.20
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		2,000.00
State, county, and municipal taxes due or accrued.....		2,273.42
Reinsurance.....		289.82
Total amount of all liabilities except capital.....		59,849.10
Capital actually paid up in cash.....	\$100,000.00	
Surplus over all liabilities.....	20,219.66	
Surplus as regards policy holders.....		120,219.66
Total liabilities.....		180,068.76

VI.—BUSINESS IN DISTRICT OF COLUMBIA IN 1910.

Accident and health:	
Gross premiums received on risks written or renewed during the year.....	4,265.94
Gross losses paid.....	1,203.79
Gross losses incurred.....	1,476.15

MASSACHUSETTS BONDING & INSURANCE CO., BOSTON, MASS.

Commenced business, 1907. T. J. Falvey, president; John T. Burnett, secretary. Principal office, 77-85 State Street, Boston, Mass.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$500,000.00	
Amount of ledger assets (as per balance) Dec. 31 of previous year.....		\$1,094,580.77

II.—INCOME.

Net cash received for premiums:		
Fidelity.....	\$198,244.20	
Surety.....	382,974.71	
Burglary and theft.....	86,938.07	
Total net premiums received.....		\$668,156.98
Gross interest on bonds, less \$1,310.78, accrued interest on bonds acquired during 1910.....	30,539.21	
Gross interest on deposits in trust companies and banks.....	2,663.02	
Gross interest from all other sources.....	20.60	
		33,222.83
Suspense account, \$155; exchange, \$0.50.....		155.50
Gross profit on sale or maturity of ledger assets—bonds.....		726.87
Total income.....		702,262.18
Sum of both amounts.....		1,796,842.95

III.—DISBURSEMENTS.

Net amount paid policy holders for losses:		
Fidelity.....	\$4,287.68	
Surety.....	27,579.14	
Burglary and theft.....	18,934.49	
		\$50,801.31
Investigation and adjustment of claims:		
Fidelity.....	1,276.01	
Surety.....	5,973.11	
Burglary and theft.....	944.77	
		8,193.89
Commissions or brokerage, less amount received on return premiums and reinsurance:		
Fidelity.....	49,826.01	
Surety.....	95,167.71	
Burglary and theft.....	24,915.78	
		169,909.50
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees.....		75,290.26
Salaries, traveling and all other expenses of agents not paid by commissions..		35,316.50
Rents.....		9,124.19
State taxes on premiums.....		6,591.75
Insurance department licenses and fees.....		5,968.71
All other licenses, fees, and taxes.....		2,638.78
Legal expenses.....		6,353.36
Advertising.....		5,343.80
Printing and stationery.....		10,583.46
Postage, telegraph, telephone, and express.....		10,256.06

Furniture and fixtures.....	\$1,723.82	
Stockholders for interest or dividends (amount declared during the year)....	30,000.00	
Expense on salvage assets, \$137.50; traveling, \$9,018.67; underwriters' boards, tariff associations, supplies, and miscellaneous expenses, \$10,236.54.....	19,392.71	
Agents' balances charged off.....	94.41	
Total disbursements.....		\$447,582.51
Balance.....		1,349,260.44

IV.—LEDGER ASSETS.

Mortgage loans on real estate, first liens.....			\$5,000.00
Book value of bonds.....			966,419.30
Cash in company's office.....			762.92
Deposit in trust companies and banks not on interest.....			1,777.45
Deposit in trust companies and banks on interest.....			185,355.29
	On policies or renewals issued on or after Oct. 1, 1910.	On policies or renewals issued prior to Oct. 1, 1910.	
Premiums in course of collection:			
Fidelity.....	\$48,371.58	\$7,731.52	
Surety.....	93,846.70	15,255.45	
Burglary and theft.....	21,213.11	3,390.62	
Total premiums in course of collection.....	163,431.39	26,377.59	189,808.98
Bills receivable.....			30.00
Advance on contracts.....			106.50
Total ledger assets, as per balance.....			1,349,260.44

NONLEDGER ASSETS.

Interest due and accrued on bonds.....	9,730.83	
Interest due and accrued on other assets—bank deposits.....	436.54	
		10,167.37
Gross assets.....		1,359,427.81

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures.....	30.00	
Premiums in course of collection, written prior to Oct. 1, 1910.....	26,377.59	
Book value of ledger assets over market value: Bonds.....	18,187.30	
Advance on contracts.....	106.50	
Bank deposits at branch offices for expenses.....	582.39	
		45,283.78
Total admitted assets.....		1,314,144.03

V.—LIABILITIES.

	Reported or in process of adjustment.	Resisted.	Estimated expenses of investigation and adjustment of unpaid claims.	Total.
Losses and claims:				
Fidelity.....	\$9,368.00	\$7,232.05	\$900.00	\$17,500.05
Surety.....	39,787.99	48,730.15	4,100.00	92,618.14
Burglary and theft.....	8,262.20	3,000.00	150.00	11,412.20
Total.....	57,418.19	58,962.20	5,150.00	121,530.39
Deduct reinsurance.....				1,449.09

Total unpaid claims and expenses of settlement.....		\$120,081.30
Gross premiums (less reinsurance) upon all unexpired risks running 1 year or less from date of policy, \$526,301.27; unearned premiums, 50 per cent.....	\$263,150.62	
Gross premiums (less reinsurance) upon all unexpired risks running more than 1 year from date of policy, \$127,298.06; unearned premiums, pro rata..	72,857.60	
Total unearned premiums.....		336,008.22
Commissions, brokerage, and other charges due or to become due to agents or brokers on policies issued on or after Oct. 1, 1910.....		45,760.78
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		8,137.33
State, county, and municipal taxes due or accrued.....		8,500.00
Return premiums.....		60.28
Reinsurance.....		11,315.46
Advance premiums (100 per cent).....		3,959.98
Due for salvage recovered on risks reinsured.....	\$3,004.90	
Less amount due from same company deducted under assets not admitted..	1,311.46	
		1,693.44
Total amount of all liabilities, except capital.....		535,516.70

Capital actually paid up in cash.....	\$500,000.00	
Surplus over all liabilities.....	278,627.24	
Surplus as regards policy holders.....		\$778,627.24
Total liabilities.....		1,314,144.03

VI.—BUSINESS IN DISTRICT OF COLUMBIA IN 1910.

Gross premiums received on risks written or renewed during the year—burglary and theft. 364.43

METROPOLITAN CASUALTY INSURANCE CO., NEW YORK, N. Y.

[Commenced business, 1874. Eugene H. Winslow, president; S. William Burton, secretary. Principal office, 47 Cedar Street, New York, N. Y.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$200,000.00	
Amount of ledger assets (as per balance) Dec. 31 of previous year.....		\$781,643.19

II.—INCOME.

Net cash received for premiums:		
Accident.....	\$142,864.99	
Health.....	45,504.52	
Plate glass.....	606,190.91	
Total net premiums received.....		\$794,560.42
Gross interest on bonds and dividends on stocks, less \$55.58, accrued interest on bonds acquired during 1910.....	23,643.42	
Gross interest on deposits in trust companies and banks.....	1,140.33	
From agents' balances previously charged off.....		24,783.75
Total income.....		8.79
Sum of both amounts.....		819,352.96
		1,600,996.15

III.—DISBURSEMENTS.

Net amount paid policy holders for losses:		
Accident.....	\$51,668.06	
Health.....	8,690.35	
Plate glass.....	209,150.17	
Investigation and adjustment of claims—accident.....	1,536.58	
Commissions or brokerage, less amount received on return premiums and reinsurance:		\$269,508.58
Accident.....	67,376.34	
Health.....	21,393.54	
Plate glass.....	270,606.12	
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees.....		359,376.00
Salaries, traveling and all other expenses of agents not paid by commissions..		73,178.93
Medical examiners' fees and salaries.....		11,132.11
Inspections (other than medical and claim).....		1,262.25
Rents.....		10.00
State taxes on premiums.....		7,475.04
Insurance department licenses and fees.....		7,617.77
All other licenses, fees, and taxes.....		3,103.06
Legal expenses.....		4,178.06
Advertising.....		1,904.37
Printing and stationery.....		2,643.51
Postage, telegraph, telephone, and express.....		4,477.73
Furniture and fixtures.....		5,169.07
Stockholders for interest or dividends (amount declared during the year)....		979.92
Commercial agencies and underwriters' associations.....		20,000.00
Exchange on bank checks.....		2,538.33
Home office supplies.....		181.55
Premium on employees' bonds and safe deposit vaults.....		349.27
Agents' balances charged off.....		55.62
Total disbursements.....		33.99
Balance.....		776,711.74
		824,284.41

IV.—LEDGER ASSETS.

Book value of bonds, \$437,742.75, and stocks, \$190,524.95.....	\$628,267.70
Cash in company's office.....	3,768.92
Deposits in trust companies and banks on interest.....	70,877.46

	On policies or renew- als issued on or after Oct. 1, 1910.	On policies or renew- als issued prior to Oct. 1, 1910.	
Premiums in course of collection:			
Accident.....	\$17,744.94	\$208.50	
Health.....	8,736.63	140.00	
Plate glass.....	93,498.25	1,042.01	
Total premiums in course of collection.....	119,979.82	1,390.51	\$121,370.33
Total ledger assets, as per balance.....			\$824,284.41
NONLEDGER ASSETS.			
Interest due and accrued on bonds.....			4,824.14
Market value (not including interest) of bonds and stocks over book value.....			3,549.80
Gross assets.....			832,658.35
DEDUCT ASSETS NOT ADMITTED.			
Premiums in course of collection, written prior to Oct. 1, 1910.....			1,390.51
Total admitted assets.....			831,267.84

V.—LIABILITIES.

Losses and claims reported or in process of adjustment:		
Accident.....	\$3,363.17	
Health.....	3,160.00	
Plate glass.....	13,983.55	
Total unpaid claims and expenses of settlement.....		20,506.72
Gross premiums (less reinsurance) upon all unexpired risks running 1 year or less from date of policy, \$800,528.34; unearned premiums, 50 per cent.....		400,264.17
Commissions, brokerage, and other charges due or to become due to agents or brokers on policies issued on or after Oct. 1, 1910.....		40,129.88
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		980.69
State, county, and municipal taxes due or accrued.....		6,494.18
Reinsurance.....		478.88
Total amount of all liabilities, except capital.....		468,854.52
Capital actually paid up in cash.....	\$200,000.00	
Surplus over all liabilities.....	162,413.32	
Surplus as regards policy holders.....		362,413.32
Total liabilities.....		831,267.84

VI.—BUSINESS IN DISTRICT OF COLUMBIA IN 1910.

	Gross premi- ums received on risks written or re- newed during the year.	Gross losses paid.	Gross losses incurred.
Accident.....	\$1,570.85	\$259.89	\$488.46
Health.....	857.05	549.96	549.96
Plate glass.....	685.15	109.25	109.25
Total.....	3,113.05	919.10	1,147.67

NATIONAL SURETY CO., NEW YORK, N. Y.

[Commenced business, 1897. William B. Joyce, president; David W. Armstrong, jr., secretary. Principal office, 115 Broadway, New York, N. Y.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$1,500,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$4,025,555.68
Increase of paid-up capital during the year.....	750,000.00
	4,775,555.68

II.—INCOME.

Net cash received for premiums:	
Fidelity.....	\$1,097,440.60
Surety.....	1,461,038.35
Burglary and theft.....	339,332.26
Total net premiums received.....	\$2,897,811.21
Gross interest on mortgage loans.....	372.17
Gross interest on bonds and dividends on stocks, less \$1,759.45 accrued interest on bonds acquired during 1910.....	108,242.16
Gross interest on deposits in trust companies and banks.....	10,042.66
Gross interest from all other sources.....	2,191.57
Gross rents from company's property.....	6,996.56
	127,845.12

Cash received from sale of 5,000 shares of capital stock, at \$150 per share— excess over par value.....	\$250,000.00
Miscellaneous—investigations, etc.....	1,083.01
From agents' balances previously charged off.....	27.05
Gross profit on sale or maturity of ledger assets—real estate, \$648.10; stocks, \$37.50.....	685.60
Total income	\$3,277,451.99
Sum of both amounts.....	8,053,007.67

III.—DISBURSEMENTS.

Net amount paid policy holders for losses:		
Fidelity.....	\$243,974.17	
Surety.....	297,417.48	
Burglary and theft.....	110,680.88	
		\$652,072.53
Investigation and adjustment of claims:		
Fidelity.....	50,482.09	
Surety.....	37,501.36	
Burglary and theft.....	4,866.75	
		92,850.20
Commissions or brokerage, less amount received on return pre- miums and reinsurance:		
Fidelity.....	227,935.45	
Surety.....	273,543.42	
Burglary and theft.....	103,639.79	
		605,118.66
Salaries, fees, and all other compensation of officers, directors, trustees, and home-office employees.....		321,144.34
Salaries, traveling and all other expenses of agents not paid by commissions.....		117,839.90
Inspections (other than medical and claim).....		7,916.75
Rents.....		35,176.16
Repairs and expenses (other than taxes) on real estate.....		4,884.41
Taxes on real estate.....		2,002.10
State taxes on premiums.....		44,201.93
Insurance department licenses and fees.....		14,289.91
All other licenses, fees, and taxes.....		7,114.29
Legal expenses.....		4,247.08
Advertising.....		23,071.45
Printing and stationery.....		31,849.63
Postage, telegraph, telephone, and express.....		39,287.76
Furniture and fixtures.....		8,136.17
Stockholders for interest or dividends (amount declared during the year \$340,000).....		339,994.00
Suspense items.....		11,535.24
Exchange.....		1,009.49
Profit and loss—miscellaneous.....		206.64
Incidentals.....		30,679.49
Traveling expenses, \$12,873.07; development, \$21,824.66.....		34,697.73
Agents' balances charged off.....		5.00
Gross loss on sale or maturity of ledger assets—real estate, \$3,883.69; bonds, \$65.30.....		3,948.99
Total disbursements.....		2,433,279.85
Balance.....		5,619,727.82

IV.—LEDGER ASSETS.

Book value of real estate.....			\$164,643.08
Mortgage loans on real estate, first liens.....			14,000.00
Book value of bonds, \$2,101,302.97; and stocks, \$867,908.88.....			2,969,211.85
Cash in company's office, branch offices, and in transit.....			39,754.38
Cash in city chamberlain's office.....			15,000.00
Deposits in trust companies and banks not on interest.....			125,584.31
Deposits in trust companies and banks on interest.....			1,334,919.16
Cash in suspended banks.....			51,320.73
	On poli- cies or re- newals is- sued on or after Oct. 1, 1910.	On poli- cies or re- newals is- sued prior to Oct. 1, 1910.	
Premiums in course of collection:			
Fidelity.....	\$127,964.73	\$51,160.39	
Surety.....	274,675.86	194,358.98	
Burglary and theft.....	86,170.43	3,646.04	
Total premiums in course of collection.....	488,811.02	249,165.41	\$737,976.43
Suspense items.....			19,692.41
Due from excise reinsurance committee.....			38,846.76
Reinsurance due on paid claims.....			44,113.74
Advance on contracts, \$16,841.11; accounts receivable, \$13,489.66; railroad in- spections, \$34,334.20.....			64,664.97
Total ledger assets, as per balance			\$5,619,727.82

NONLEDGER ASSETS.

Interest accrued on mortgages.....	\$141.71	
Interest accrued on bonds.....	21,612.77	
Interest accrued from banks.....	2,484.07	
		\$24,238.55
Market value of real estate over book value.....		2,250.00
Gross assets.....		5,646,216.37

DEDUCT ASSETS NOT ADMITTED.

Advance on contracts.....	16,841.11	
Accounts receivable.....	13,489.66	
Premiums in course of collection, written prior to Oct. 1, 1910.....	249,165.41	
Book value of ledger assets over market value—bonds and stocks.....	82,121.96	
Cash in suspended banks—Columbia Banking and Trust Co.....	38,972.25	
Cash in branch offices.....	1,086.13	
Suspense items.....	19,692.41	
		421,368.93
Total admitted assets.....		5,224,847.44

V.—LIABILITIES.

	Reported or in process of adjustment.	Resisted.	Total.
Losses and claims:			
Fidelity.....	\$264,163.32	\$131,673.80	\$395,837.12
Surety.....	214,415.12	430,882.83	645,297.95
Burglary and theft.....	22,788.58	15,986.17	38,774.75
Total.....	501,367.02	578,542.80	1,079,909.82
Deduct reinsurance.....			297,890.70

Total unpaid claims and expenses of settlement 782,019.12

Gross premiums (less reinsurance) upon all unexpired risks running 1 year or less from date of policy, \$2,532,029.59; unearned premiums, 50 per cent. \$1,305,266.67
 Gross premiums (less reinsurance) upon all unexpired risks running more than 1 year from date of policy, \$456,123.16; unearned premiums, pro rata 267,750.79

Total unearned premiums.....	\$1,573,017.46
Commissions, brokerage, and other charges due or to become due to agents or brokers on policies issued on or after Oct. 1, 1910.....	97,762.20
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	4,144.06
State, county, and municipal taxes due or accrued.....	40,000.00
Dividends declared and unpaid to stockholders.....	15,018.00
Return premiums.....	6,682.56
Reinsurance.....	34,253.02
Advance premiums (100 per cent).....	3,235.00
Premiums unadjusted, \$20,375.77; bonds and mortgages, \$8,500; Empire State Surety Co., real estate, \$6,250; Munich Reinsurance Co., real estate, \$1,193.23; Metropolitan Surety Co., \$749.09; J. S. Farrell & Co., \$3,130.77; draft drawn on company (in transit), \$8,504.31.....	48,703.17
Total amount of all liabilities, except capital.....	2,604,834.59
Capital actually paid up in cash.....	\$1,500,000.00
Surplus over all liabilities.....	1,119,992.85
Surplus as regards policy holders.....	2,619,992.85
Total liabilities.....	5,224,847.44

VI.—BUSINESS IN DISTRICT OF COLUMBIA IN 1910.

Gross premiums received on risks written or renewed during the year—burglary and theft. \$440.07

NEW AMSTERDAM CASUALTY CO., NEW YORK, N. Y.

[Commenced business, 1899. W. F. Moore, president; George E. Taylor, secretary. Principal office, 1 Liberty Street, New York, N. Y.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$314,400.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$1,115,809.30

II.—INCOME.

Net cash received for premiums:	
Accident.....	\$138,753.10
Health.....	49,414.22
Liability.....	470,034.28
Plate glass.....	111,737.42
Burglary and theft.....	118,700.60
Workmen's collective.....	3,584.76
Total net premiums received.....	\$892,224.38

Gross interest on mortgage loans.....	\$2,593.74	
Gross interest on bonds and dividends on stocks.....	30,915.28	
Gross interest on deposits in trust companies and banks.....	2,275.83	
		\$35,784.85
From agents' balances previously charged off.....		250.00
Gross profit on sale or maturity of ledger assets—bonds.....		3,662.50
Total income.....		\$931,921.73
Sum of both amounts.....		2,047,731.03

III.—DISBURSEMENTS.

Net amount paid policy holders for losses:		
Accident.....	\$56,275.53	
Health.....	19,916.98	
Liability.....	201,038.61	
Plate glass.....	51,343.78	
Burglary and theft.....	40,511.23	
Workmen's collective.....	1,909.10	
		\$370,995.23
Investigation and adjustment of claims:		
Accident.....	3,722.95	
Health.....	1,349.34	
Liability.....	23,258.61	
Plate glass.....	1,045.75	
Burglary and theft.....	1,873.13	
		31,249.78
Commissions or brokerage, less amount received on return premiums and reinsurance:		
Accident.....	44,557.81	
Health.....	14,973.15	
Liability.....	105,804.04	
Plate glass.....	36,139.83	
Burglary and theft.....	39,251.96	
Workmen's collective.....	737.19	
		241,463.98
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees.....		68,976.73
Salaries, traveling and other expenses of agents not paid by commissions.....		59,900.06
Medical examiners' fees and salaries.....		736.00
Inspections (other than medical and claim).....		7,982.11
State taxes on premiums.....		10,209.23
Rents.....		13,545.92
Insurance department licenses and fees.....		3,629.00
All other licenses, fees, and taxes.....		735.66
Legal expenses.....		2,280.88
Advertising.....		1,158.35
Printing and stationery.....		14,139.22
Postage, telegraph, telephone, and express.....		9,333.56
Furniture and fixtures.....		2,010.11
Stockholders for interest or dividends (amount declared during the year)....		25,152.00
Salaries, traveling and expenses of pay roll auditors.....		9,539.20
Exchange.....		455.87
Miscellaneous.....		5,858.68
Profit and loss.....		11.04
Gross loss on sale or maturity of ledger assets—bonds.....		14,000.00
Total disbursements.....		893,362.61
Balance.....		1,154,368.42

IV.—LEDGER ASSETS.

Mortgage loans on real estate, first liens.....			\$139,500.00
Book value of bonds, \$598,968.32, and stocks, \$173,231.38.....			772,199.70
Cash in company's office.....			7,205.17
Deposits in trust companies and banks not on interest.....			4,724.13
Deposits in trust companies and banks on interest.....			63,029.64
	On policies or renewals issued on or after Oct. 1, 1910.	On policies or renewals issued prior to Oct. 1, 1910.	
Premiums in course of collection:			
Accident.....	\$22,698.16		
Health.....	9,479.02		
Liability.....	87,202.48	\$1,294.65	
Plate glass.....	20,930.00		
Burglary and theft.....	20,947.02		
Workmen's collective.....	242.05		
Total premiums in course of collection.....	161,498.73	1,294.65	162,793.38
Agents' balances.....			4,916.40
Total ledger assets, as per balance.....			1,154,368.42

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,052. 59	
Interest due and accrued on bonds.....	5,508. 32	
Interest accrued on bank balances.....	168. 16	
		<u>\$7,729. 07</u>
Gross assets		1,162,097. 49

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection written prior to Oct. 1, 1910.....	1,294. 65	
Book value of ledger assets over market value—stocks and bonds.....	50,555. 95	
		<u>51,850. 60</u>
Total admitted assets.....		1,110,246. 89

V.—LIABILITIES.

	Reported or in process of adjustment.	Resisted.	Estimated expenses of investigation and adjust- ment of un- paid claims.	Total.
Losses and claims:				
Accident.....	\$8,382. 65	\$2,101. 50	\$740. 85	\$11,225. 00
Health.....	3,279. 50		235. 50	3,515. 00
Plate glass.....	7,473. 48	196. 00	156. 52	7,826. 00
Burglary and theft.....	10,990. 08	1,192. 50	587. 42	12,770. 00
Total.....	30,125. 71	3,490. 00	1,720. 29	35,336. 00
Deduct reinsurance.....				1,326. 41
Net unpaid claims (except liability claims).....				34,009. 59
Net unpaid claims (except liability claims).....				\$34,009. 59
Special reserve for unpaid liability losses.....				88,730. 82
Total unpaid claims and expenses of settlement.....				122,740. 41
Gross premiums (less insurance) upon all unexpired risks running 1 year or less from date of policy, \$753,526.67; unearned premiums, 50 per cent.....			\$376,763. 34	
Gross premiums (less reinsurance) upon all unexpired risks running more than 1 year from date of policy, \$121,471.84; unearned premiums, pro rata.....			66,556. 51	
Total unearned premiums.....				443,319. 85
Commissions, brokerage, and other charges due or to become due to agents or brokers on policies issued on or after Oct. 1, 1910.....				44,353. 48
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....				1,735. 64
State, county, and municipal taxes due or accrued.....				10,216. 45
Reinsurance.....				1,199. 61
Advance premiums (100 per cent).....				267. 94
Contingent fund voluntarily reserved for unpaid liability losses.....				50,000. 00
Total amount of all liabilities, except capital.....				673,833. 38
Cash actually paid up in cash.....			\$314,400. 00	
Surplus over all liabilities.....			122,013. 51	
Surplus as regards policy holders.....				436,413. 51
Total liabilities.....				1,110,246. 89

VI.—BUSINESS IN DISTRICT OF COLUMBIA IN 1910.

	Gross premi- ums received on risks written or re- newed during the year.	Gross losses paid.	Gross losses incurred.
Accident.....	\$2,842. 60	\$1,077. 75	\$1,077. 75
Health.....	2,657. 13	656. 00	656. 00
Liability.....	515. 75	10. 00	10. 00
Plate glass.....	31. 76		
Burglary and theft.....	137. 44		
Total.....	6,184. 68	1,743. 75	1,743. 75

NEW JERSEY FIDELITY & PLATE GLASS INSURANCE CO., NEWARK, N. J.

[Commenced business, 1868. Samuel C. Hoagland, president; Harry C. Hedden, secretary. Principal office, 271 Market Street, Newark, N. J.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$300,000.00	
Amount of ledger assets (as per balance) Dec. 31 of previous year.....		\$605,400.99
Increase of paid up capital during the year.....		100,000.00
		<hr/> 705,400.99

II.—INCOME.

Net cash received for premiums:		
Accident.....	\$653.32	
Plate glass.....	343,894.47	
Burglary and theft.....	66,949.09	
	<hr/>	
Total net premiums received.....		\$411,496.88
Gross interest on mortgage loans.....	18,050.45	
Gross interest on bonds and dividends on stocks, less \$123.61, accrued interest on bonds acquired during 1910.....	5,728.98	
Gross interest on deposits in trust companies and banks.....	199.85	
	<hr/>	
		23,979.28
Gross profit on sale or maturity of ledger assets—stocks.....		724.97
		<hr/>
Total income.....		436,201.13
		<hr/>
Sum of both amounts.....		1,141,602.12

III.—DISBURSEMENTS.

Net amount paid policy holders for losses:		
Plate glass.....	\$145,182.02	
Burglary and theft.....	20,618.25	
	<hr/>	
		\$165,800.27
Investigation and adjustment of claims—Burglary and theft.....		1,621.45
Commissions or brokerage, less amount received on return premiums and reinsurance:		
Plate glass.....	\$117,583.66	
Burglary and theft.....	22,781.47	
	<hr/>	
		140,365.13
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees.....		25,302.00
Salaries, traveling and all other expenses of agents not paid by commissions..		12,875.55
Rents.....		3,902.58
State taxes on premiums.....		6,839.71
Insurance department licenses and fees.....		4,318.99
All other licenses, fees, and taxes.....		1,866.80
Legal expenses.....		450.15
Advertising.....		1,152.00
Printing and stationery.....		4,285.68
Postage, telegraph, telephone, and express.....		3,472.04
Furniture and fixtures.....		583.00
Stockholders for interest or dividends.....		116,000.00
General expenses.....		2,767.58
Agents' balances charged off.....		445.82
		<hr/>
Total disbursements.....		492,048.75
		<hr/>
Balance.....		649,553.37

IV.—LEDGER ASSETS.

Book value of real estate.....		\$5,404.15
Mortgage loans on real estate.....		376,524.00
Book value of bonds, \$147,563.76, and stocks, \$1,200.....		148,763.76
Cash in company's office.....	\$6,067.40	
Deposits in trust companies and banks not on interest.....	11,980.24	
Deposits in trust companies and banks on interest.....	14,344.23	
	<hr/>	
		32,391.87
		<hr/>
Premiums in course of collection:	On policies or renewals issued on or after Oct. 1, 1910.	On policies or renewals issued prior to Oct. 1, 1910.
Accident.....	\$653.32	
Plate glass.....	64,754.43	\$4,380.94
Burglary and theft.....	15,991.70	574.32
	<hr/>	<hr/>
	81,399.45	4,955.26
	<hr/>	<hr/>
Total premiums in course of collection.....		86,354.71
Agents' debit balances.....		114.88
		<hr/>
Total ledger assets, as per balance.....		649,553.37

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$4,478.87	
Interest due and accrued on bonds.....	1,852.92	
		\$6,331.79
Gross assets.....		655,885.16

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	114.88	
Premiums in course of collection, written prior to Oct. 1, 1910.....	4,955.26	
Book value of ledger assets over market value—bonds and stocks.....	5,763.76	
		10,833.90
Total admitted assets.....		645,051.26

V.—LIABILITIES.

	Adjusted.	Reported or in process of adjustment.	Resisted.	Estimated expenses of investigation and adjust- ment of un- paid claims.	Total.
Losses and claims:					
Plate glass.....		\$3,777.87			\$3,777.87
Burglary and theft.....	\$627.30	7,097.00	\$2,100.00	\$714.75	10,539.05
Total.....	627.30	10,874.87	2,100.00	714.75	14,316.92
Deduct reinsurance.....					890.00

Total unpaid claims and expenses of settlement.....	\$13,426.92
Gross premiums (less reinsurance) upon all unexpired risks running 1 year or less from date of policy, \$407,104.67; unearned premiums, 50 per cent....	\$203,552.33
Gross premiums (less reinsurance) upon all unexpired risks running more than 1 year from date of policy, \$14,303.87; unearned premiums, pro rata.....	8,064.60
Total unearned premiums.....	211,616.93
Commissions, brokerage, and other charges due or to become due to agents or brokers on policies issued on or after Oct. 1, 1910.....	27,604.26
State, county, and municipal taxes due or accrued.....	6,133.87
Reinsurance.....	45.11
Total amount of all liabilities, except capital.....	258,827.09
Capital actually paid up in cash.....	\$300,000.00
Surplus over all liabilities.....	86,224.17
Surplus as regards policy-holders.....	386,224.17
Total liabilities.....	645,051.26

VI.—BUSINESS IN DISTRICT OF COLUMBIA IN 1910.

	Gross premiums received on risks written or renewed during the year.	Gross losses paid.	Gross losses incurred.
Plate glass.....	\$1,092.26	\$388.75	\$351.25
Burglary and theft.....	45.00		
Total.....	1,137.26	388.75	351.25

NEW YORK PLATE GLASS INSURANCE CO., NEW YORK, N. Y.

[Commenced business, 1891. Major A. White, president; J. Carroll French, secretary. Principal office,
42 Cedar Street, New York, N. Y.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$200,000.00
Amount of ledger assets (as per balance) Dec. 31, of previous year.....	\$922,943.69

II.—INCOME.

Net cash received for premiums—plate glass.....	\$592,191.11
Gross interest on bonds and dividends on stocks, less \$96.31 accrued interest on bonds acquired during 1910.....	\$31,105.03

Gross interest on deposits in trust companies and banks.....	\$870.86	
Gross interest from all other sources.....	63.50	
Gross rents from subtenants.....	9,100.00	
		<u>\$41,139.39</u>
From agents' balances previously charged off.....		210.95
Gross profit on sale or maturity of ledger assets—stocks.....		508.87
		<u>\$634,050.32</u>
Total income.....		
Sum of both amounts.....		<u>1,556,994.01</u>

III.—DISBURSEMENTS.

Net amount paid policy holders for losses—plate glass.....	\$217,714.81	
Commissions or brokerage, less amount received on return premiums and reinsurance—plate glass.....	221,115.39	
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees.....	57,455.19	
Salaries, traveling and all other expenses of agents not paid by commissions.....	4,616.98	
Rents.....	12,908.19	
State taxes on premiums.....	6,538.59	
Insurance department licenses and fees.....	7,381.87	
All other licenses, fees, and taxes.....	1,091.46	
Legal expenses.....	92.34	
Advertising.....	849.20	
Printing and stationery.....	3,251.59	
Postage, telegraph, telephone, and express.....	3,196.78	
Furniture and fixtures.....	193.39	
Stockholders for interest or dividends (amount declared during the year)....	32,000.00	
Traveling expenses.....	2,604.13	
Underwriters' association.....	2,375.18	
Sundry office expenses.....	664.59	
Agents' balances charged off.....	845.65	
		<u>574,895.33</u>
Total disbursements.....		
Balance.....		<u>982,098.68</u>

IV.—LEDGER ASSETS.

Book value of bonds, \$147,497.78, and stocks, \$675,054.69.....	\$822,552.47	
Cash in company's office.....	\$3,689.93	
Deposits in trust companies and banks on interest.....	27,876.56	
		<u>31,566.49</u>
Premiums in course of collection—plate glass:		
On policies or renewals issued on or after Oct. 1, 1910.....	124,573.92	
On policies or renewals issued prior to Oct. 1, 1910.....	3,405.80	
		<u>127,979.72</u>
Total ledger assets, as per balance.....		<u>982,098.68</u>

NONLEDGER ASSETS.

Interest due and accrued on bonds.....	2,291.50	
Gross assets.....		<u>984,390.18</u>

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection written prior to Oct. 1, 1910.....	3,405.80	
Book value of ledger assets over market value—bonds and stocks.....	53,142.47	
		<u>56,548.27</u>
Total admitted assets.....		<u>927,841.91</u>

V.—LIABILITIES.

Losses and claims—plate glass:		
Adjusted.....	\$16,381.85	
Reported or in process of adjustment.....	5,347.00	
		<u>21,728.85</u>
Total unpaid claims and expenses of settlement.....		
Gross premiums (less reinsurance) upon all unexpired risks running 1 year or less from date of policy, \$585,382.11; unearned premiums, 50 per cent.....	\$292,691.05	
Gross premiums (less reinsurance) upon all unexpired risks running more than 1 year from date of policy, \$44,886.79; unearned premiums, pro rata..	23,444.58	
		<u>316,135.63</u>
Total unearned premiums.....		
Commissions, brokerage, and other charges due or to become due to agents or brokers on policies issued on or after Oct. 1, 1910.....	42,104.63	
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	500.00	
State, county, and municipal taxes due or accrued.....	3,000.00	
Dividends declared and unpaid to stockholders.....	8,000.00	
		<u>391,469.11</u>
Total amount of all liabilities, except capital.....		
Capital actually paid up in cash.....	\$200,000.00	
Surplus over all liabilities.....	336,372.80	
		<u>536,372.80</u>
Surplus as regards policyholders.....		
Total liabilities.....		<u>927,841.91</u>

VI.—BUSINESS IN DISTRICT OF COLUMBIA IN 1910.

Plate glass:

Gross premiums received on risks written or renewed during the year.....	\$625. 03
Gross losses paid.....	100. 00
Gross losses incurred.....	73. 00

NORTH AMERICAN ACCIDENT INSURANCE CO., CHICAGO, ILL.

[Commenced business, 1886. E. C. Waller, president; A. E. Forrest, secretary. Principal office, 217 La Salle Street, Chicago, Ill.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$200,000. 00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$682,658. 67

II.—INCOME.

Net cash received for premiums—accident.....	\$1,019,484. 93
Policy fees required or represented by applications.....	103,415. 00
Gross interest on mortgage loans.....	\$6,205. 22
Gross interest on collateral loans.....	2,850. 50
Gross interest on bonds less \$601.28 accrued interest on bonds acquired during 1910.....	18,598. 72
Gross interest on deposits in trust companies and banks.....	1,244. 18
Gross interest from all other sources.....	27. 64
	<u>28,926. 35</u>
Total income.....	1,151,826. 28
Sum of both amounts.....	1,834,484. 95

III.—DISBURSEMENTS.

Net amount paid policy holders for losses—accident.....	\$341,297. 99
Investigation and adjustment of claims—accident.....	5,427. 15
Policy fees waived or retained by agents.....	103,415. 00
Commissions or brokerage, less amount received on return premiums and re- insurance—accident.....	399,236. 90
Salaries, fees, and all other compensation of officers, directors, trustees, and home-office employees.....	88,612. 41
Salaries, traveling and all other expenses of agents not paid by commissions..	15,424. 92
Medical examiners' fees and salaries.....	3,346. 88
Rents.....	12,875. 99
State taxes on premiums.....	14,757. 32
Insurance department licenses and fees.....	14,393. 92
All other licenses, fees, and taxes.....	1,380. 02
Legal expenses.....	940. 11
Advertising.....	1,744. 38
Printing and stationery.....	22,005. 25
Postage, telegraph, telephone, and express.....	15,197. 59
Furniture and fixtures.....	2,566. 91
Stockholders for interest or dividends (amount declared during the year)....	40,000. 00
Traveling expense.....	10,437. 94
Bank exchange.....	773. 47
Incidental expense.....	6,922. 29
Hospital fees.....	4,695. 45
Agents' balances charged off.....	4,531. 56
	<u>1,109,933. 45</u>
Total disbursements.....	1,109,933. 45
Balance.....	724,501. 50

IV.—LEDGER ASSETS.

Mortgage loans on real estate.....	\$143,700. 00
Loans secured by pledge of bonds, stocks, or other collateral.....	47,400. 00
Book value of bonds.....	453,370. 00
Cash in company's office.....	\$1,037. 87
Deposits in trust companies and banks not on interest.....	9,629. 25
Deposits in trust companies and banks on interest.....	34,744. 54
	<u>45,411. 66</u>
Premiums in course of collection—accident:	
On policies or renewals issued on or after Oct. 1, 1910.....	27,339. 96
On policies or renewals issued prior to Oct. 1, 1910.....	626. 88
	<u>27,966. 84</u>
Bills receivable.....	5,755. 90
Cash in branch offices for current use.....	897. 10
	<u>74,149. 90</u>
Total ledger assets, as per balance.....	\$724,501. 50

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,066. 89
Interest due and accrued on bonds.....	6,373. 31
Interest due and accrued on collateral loans.....	261. 63
	<u>8,701. 83</u>
Furniture and fixtures.....	10,930. 78
	<u>744,134. 11</u>
Gross assets.....	744,134. 11

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$5,755.90	
Furniture and fixtures.....	10,930.78	
Premiums in course of collection written prior to Oct. 1, 1910.....	626.88	
Book value of ledger assets over market value—bonds.....	5,369.30	
		\$22,682.86
Total admitted assets.....		721,451.25

V.—LIABILITIES.

Losses and claims—accident:		
Reported or in process of adjustment.....	41,747.73	
Resisted.....	8,310.00	
Estimated expense of investigation and adjustment of unpaid claims....	500.00	
Total unpaid claims and expenses of settlement.....		50,557.73
Gross premiums (less reinsurance) upon all unexpired risks running 1 year or less from date of policy, \$212,688.68; unearned premiums, 50 per cent....	106,344.34	
Gross premiums (less reinsurance) upon all unexpired risks running more than 1 year from date of policy, \$4,500; unearned premiums, pro rata	4,335.90	
Total unearned premiums.....		110,679.34
Commissions, brokerage, and other charges due or to become due to agents or brokers on policies issued on or after Oct. 1, 1910.....		8,201.98
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		1,343.03
State, county, and municipal taxes due or accrued.....		15,000.00
Advance premiums (100 per cent).....		26,607.60
Total amount of all liabilities, except capital.....		212,389.68
Capital actually paid up in cash.....	\$200,000.00	
Surplus over all liabilities.....	309,061.57	
Surplus as regards policyholders.....		509,061.57
Total liabilities.....		721,451.25

VI.—BUSINESS IN DISTRICT OF COLUMBIA IN 1910.

Accident:	
Gross premiums on risks written or renewed during the year.....	14,237.36
Gross losses paid.....	3,193.79
Gross losses incurred.....	3,292.55

PACIFIC MUTUAL INDEMNITY CO., LOS ANGELES, CAL.

[Commenced business, 1907. George I. Cochran, president; C. I. D. Moore, secretary. Principal office, corner Sixth and South Olive Streets, Los Angeles, Cal.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$250,000.00	
Amount of ledger assets (as per balance) Dec. 31 of previous year.....		\$329,498.98

II.—INCOME.

Net cash received for premiums:		
Accident.....	\$48,269.06	
Health.....	22,914.57	
Total net premiums received.....		\$71,183.63
Policy fees required or represented by applications.....		6,110.00
Gross interest on mortgage loans.....	9,122.50	
Gross interest on bonds, less \$27.91 accrued interest on bonds acquired during 1910.....	8,555.14	
Gross interest on deposits in trust companies and banks.....	55.60	
From agents' balances previously charged off.....		17,733.24
Gross profit on sale or maturity of ledger assets—bonds.....		84.25
Total income.....		95,124.32
Sum of both amounts.....		424,623.30

III.—DISBURSEMENTS.

Net amount paid policy holders for losses:		
Accident.....	\$11,731.07	
Health.....	12,796.02	
Investigation and adjustment of claims:		\$24,527.09
Accident.....	18.54	
Health.....	19.31	
Policy fees retained by agents.....		37.85
Commissions or brokerage, less amount received on return premiums and reinsurance:		6,110.00
Accident.....	18,040.05	
Health.....	8,500.29	
Total disbursements.....		26,540.34

Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees.....	\$3,440.00	
Salaries, traveling, and all other expenses of agents not paid by commissions..	1,463.85	
Medical examiners' fees and salaries.....	950.23	
Rents.....	937.00	
State taxes on premiums.....	606.85	
Insurance department licenses and fees.....	1,112.30	
All other licenses, fees, and taxes.....	263.30	
Munich Reinsurance Co. reserve fund.....	235.65	
Advertising.....	500.13	
Printing and stationery.....	1,791.87	
Postage, telegraph, telephone, and express.....	1,364.23	
Furniture and fixtures.....	1.23	
Stockholders for interest or dividends (amount declared during the year)....	15,000.00	
Interest paid to Munich Reinsurance Co. on reserve.....	18.61	
General expenses.....	186.93	
State department examinations.....	50.00	
Agents' balances charged off.....	88.59	
Gross decrease, by adjustment, in book value of ledger assets—bonds.....	757.50	
Total disbursements.....		\$85,983.55
Balance.....		338,639.75

IV.—LEDGER ASSETS.

Mortgage loans on real estate.....	\$163,000.00	
Book value of bonds.....	160,662.40	
Cash in transit.....	\$561.07	
Deposits in trust companies and banks not on interest.....	1,700.31	
Deposits in trust companies and banks on interest.....	5,020.04	
		7,281.42
Premiums in course of collection:	On policies or renewals issued on or after Oct. 1, 1910.	On policies or renewals issued prior to Oct. 1, 1910.
Accident.....	\$4,033.79	\$288.70
Health.....	3,033.94	339.50
	7,067.73	628.20
Total premiums in course of collection.....		7,695.93
Total ledger assets as per balance.....		\$338,639.75

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$453.89	
Interest due and accrued on bonds.....	2,666.67	
		3,120.56
Reinsurance due on account of claims.....		308.75
Gross assets.....		342,069.06

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection written prior to Oct. 1, 1910.....	\$628.20	
Book value of ledger assets over market value—bonds.....	662.40	
		1,290.60
Total admitted assets.....		340,778.46

V.—LIABILITIES.

Losses and claims reported or in process of adjustment:		
Accident.....	\$1,050.00	
Health.....	1,700.00	
Total unpaid claims and expenses of settlement.....		2,750.00
Gross premiums (less reinsurance) upon all unexpired risks running 1 year or less from date of policy, \$51,944.42; unearned premiums, 50 per cent.....		25,972.21
Commissions, brokerage, and other charges due or to become due to agents or brokers on policies issued on or after Oct. 1, 1910.....		2,615.06
State, county, and municipal taxes due or accrued.....		600.00
Advance premiums (100 per cent).....		431.90
Total amount of all liabilities, except capital.....		32,369.17
Capital actually paid up in cash.....	\$250,000.00	
Surplus over all liabilities.....	58,409.29	
Surplus as regards policy holders.....		308,409.29
Total liabilities.....		340,778.46

VI.—BUSINESS IN DISTRICT OF COLUMBIA IN 1910.

	Gross pre- miums on risks written or re- newed dur- ing the year.	Gross losses paid.	Gross losses incurred.
Accident.....	\$11,317.10	\$2,453.89	\$2,453.89
Health.....	11,977.53	5,434.51	5,434.51
Total.....	23,294.63	7,888.40	7,888.40

THE PENNSYLVANIA CASUALTY CO., SCRANTON, PA.

[Commenced business, 1899. Thos. E. Jones, president; George F. Coar, secretary. Principal office, corner Linden Street and Jefferson Avenue, Scranton, Pa.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$200,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$661,532.63

II.—INCOME.

Net cash received for premiums:		
Accident.....	\$149,929.60	
Health.....	80,877.14	
Liability.....	320,816.54	
Plate glass.....	105,445.80	
Steam boiler.....	10,906.56	
Automobile property damage.....	3,185.37	
Workmen's collective.....	5,269.64	
Total net premiums received.....		\$676,430.65
Policy fees required or represented by applications.....		9,584.00
Inspections.....		203.34
Gross interest on mortgage loans.....	\$183.47	
Gross interest on collateral loans.....	632.30	
Gross interest on bonds and dividends on stocks, less \$491.67, ac- crued interest on bonds acquired during 1910.....	15,481.42	
Gross interest on deposits in trust companies and banks.....	344.11	
Gross interest from all other sources—notes receivable.....	52.80	
Gross rents from company's property.....	2,893.42	
		19,587.52
Gross profit on sale or maturity of ledger assets.....		1,053.25
Total income.....		706,858.76
Sum of both amounts.....		1,368,331.39

III.—DISBURSEMENTS.

Net amount paid policy holders for losses:		
Accident.....	\$52,991.71	
Health.....	29,524.42	
Liability.....	124,323.04	
Plate glass.....	51,753.64	
Steam boiler.....	185.25	
Automobile property damage.....	548.95	
Workmen's collective.....	1,236.34	
		\$260,563.35
Investigation and adjustment of claims:		
Accident.....	3,819.81	
Health.....	656.06	
Liability.....	46,513.67	
Plate glass.....	72.20	
Workmen's collective.....	200.00	
		51,261.74
Policy fees retained by agents.....		9,584.00
Commissions or brokerage, less amount received on return premi- ums and reinsurance:		
Accident.....	47,910.85	
Health.....	25,044.12	
Liability.....	83,844.76	
Plate glass.....	37,107.38	
Steam boiler.....	2,668.36	
Automobile property damage.....	923.31	
Workmen's collective.....	1,279.06	
		198,777.84
Salaries, fees, and all other compensation of officers, directors, trustees, and home-office employees.....		47,159.64
Salaries, traveling and all other expenses of agents not paid by commis- sions.....		26,701.07

Medical examiners' fees and salaries.....	\$1,005. 31	
Inspections (other than medical and claim).....	11,597. 39	
Rents.....	7,148. 46	
Repairs and expenses (other than taxes) on real estate.....	2,325. 16	
Taxes on real estate.....	770. 58	
State taxes on premiums.....	10,316. 16	
Insurance department licenses and fees.....	4,710. 77	
All other licenses, fees, and taxes.....	1,200. 00	
Legal expenses.....	1,613. 54	
Advertising.....	3,895. 05	
Printing and stationery.....	7,076. 08	
Postage, telegraph, telephone, and express.....	5,280. 64	
Furniture and fixtures.....	1,221. 43	
Stockholders for interest or dividends (amount declared during the year)....	8,000. 00	
Adjustment of interest.....	110. 52	
General expense.....	3,191. 21	
Dividend to policy holders.....	280. 81	
Agents' balances charged off.....	2,038. 49	
Gross loss on sale or maturity of ledger assets.....	607. 50	
Total disbursements.....		\$666,436. 74
Balance.....		701,954. 65

IV.—LEDGER ASSETS.

Book value of real estate.....	\$77,143. 89
Mortgage loans on real estate.....	5,005. 00
Loans secured by pledge of bonds, stocks, or other collateral.....	15,238. 20
Book value of bonds, \$365,961.70, and stocks, \$12,187.....	378,148. 70
Cash in company's office.....	1,206. 55
Deposits in trust companies and banks not on interest.....	30,481. 87
Deposits in trust companies and banks on interest.....	21,448. 84

	On policies or renew- als issued on or after Oct. 1, 1910.	On policies or renew- als issued prior to Oct. 1, 1910.
Premiums in course of collection:		
Accident.....	\$12,625. 16	\$1,488. 07
Health.....	8,866. 88	657. 83
Liability.....	98,720. 50	4,292. 02
Plate glass.....	14,694. 39	2,148. 56
Steam boiler.....	1,909. 75	311. 20
Automobile property damage.....	64. 07	
Workmen's collective.....	3,510. 68	1,262. 09
	140,391. 43	10,159. 77
Total premiums in course of collection.....		150,551. 20
Bills receivable.....		736. 50
Agents' accounts.....		21,993. 90

Total ledger assets, as per balance..... 701,954. 65

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$60. 00
Interest due and accrued on bonds.....	2,804. 03
Interest due and accrued on collateral loans.....	141. 67
Interest due and accrued on other assets—banks.....	201. 53
	3,207. 23
Market value of real estate over book value.....	7,664. 56
Market value (not including interest) of bonds and stocks over book value.....	500. 50
Gross assets.....	713,326. 94

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$736. 50
Premiums in course of collection written prior to Oct. 1, 1910.....	10,159. 77
Book value of ledger assets over market value—bonds.....	29,280. 00
Agents' accounts.....	21,993. 90
	62,170. 17
Total admitted assets.....	651,156. 77

V.—LIABILITIES.

	Reported or in process of ad- justment.	Estimated ex- penses of in- vestigation and adjustment of unpaid claims.	Total.
Losses and claims:			
Accident.....	\$9,820.00	\$700.00	\$10,520.00
Health.....	3,242.00	300.00	3,542.00
Plate glass.....	3,796.00		3,796.00
Workmen's collective.....	316.00		316.00
Total.....	17,174.00	1,000.00	18,174.00
Deduct reinsurance.....	375.00		375.00
Net unpaid claims (except liability claims).....	16,799.00		17,799.00
Net unpaid claims (except liability claims).....			\$17,799.00
Special reserve for unpaid liability losses.....			74,042.88
Total unpaid claims and expenses of settlement.....			91,841.88
Gross premiums (less reinsurance) upon all unexpired risks running 1 year or less from date of policy, \$438,393.29; unearned premiums, 50 per cent.....		\$219,196.65	
Gross premiums (less reinsurance) upon all unexpired risks running more than 1 year from date of policy, \$38,404; unearned premiums, pro rata.....		14,853.92	
Total unearned premiums.....			234,050.57
Commissions, brokerage, and other charges due or to become due to agents or brokers on policies issued on or after Oct. 1, 1910.....			40,636.56
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....			1,000.00
State, county, and municipal taxes, due or accrued.....			7,000.00
Reserve for premium dividend.....			2,161.06
Total amount of all liabilities, except capital.....			376,690.07
Capital actually paid up in cash.....		\$200,000.00	
Surplus over all liabilities.....		74,466.70	
Surplus as regards policy holders.....			274,466.70
Total liabilities.....			651,156.77

VI.—BUSINESS IN DISTRICT OF COLUMBIA IN 1910.

	Gross premi- ums received on risks writ- ten or renewed during the year.	Gross losses paid.	Gross losses incurred.
Accident.....	\$605.21		
Health.....	613.67	\$58.93	\$58.93
Liability.....	103.64		
Plate glass.....	401.40	171.75	171.75
Total.....	1,723.92	230.68	230.68

PHILADELPHIA CASUALTY CO., PHILADELPHIA, PA.

[Commenced business, 1900. J. Arthur Nelson, president; Robert G. Hazeldine, secretary. Principal office, 112-116 North Broad Street, Philadelphia, Pa.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$500,000.00	
Amount of ledger assets (as per balance) Dec. 31 of previous year.....		\$1,464,774.42

II.—INCOME.

Net cash received for premiums:		
Accident.....	\$61,877.55	
Health.....	27,510.90	
Liability.....	552,351.33	
Plate glass.....	74,930.75	
Credit.....	67,917.50	
Automobile property damage.....	54,065.90	
Workmen's collective.....	359.75	
Total net premiums received.....		\$839,013.68

Gross interest on mortgage loans.....	\$20,609.46	
Gross interest on collateral loans.....	1,180.01	
Gross interest on bonds, less \$83.34, accrued interest on bonds acquired during 1910.....	29,488.50	
Gross interest on deposits in trust companies and banks.....	694.05	
Gross interest from all other sources.....	254.00	
Gross rents from company's property.....	140.00	
		\$52,366.02
Gross profit on sale or maturity of ledger assets—bonds.....		1,771.28
Total income.....		\$893,150.98
Sum of both amounts.....		2,357,925.40

III.—DISBURSEMENTS.

Net amount paid policy holders for losses:		
Accident.....	\$48,679.51	
Health.....	20,385.84	
Liability.....	244,804.74	
Plate glass.....	69,094.33	
Credit.....	113,788.97	
Automobile property damage.....	47,959.17	
Workmen's collective.....	211.39	
		\$544,923.95
Investigation and adjustment of claims:		
Accident.....	2,585.80	
Health.....	1,659.97	
Liability.....	94,238.27	
Credit.....	9,764.92	
Automobile property damage.....	2,098.02	
		110,346.98
Commissions or brokerage, less amount received on return pre- miums and reinsurance:		
Accident.....	11,223.17	
Health.....	4,343.16	
Liability.....	143,907.14	
Plate glass.....	22,921.33	
Credit.....	24,063.00	
Automobile property damage.....	13,511.68	
Workmen's collective.....	137.21	
		220,106.69
Salaries, fees, and all other compensation of officers, directors, trustees and home office employees.....		61,640.23
Salaries, traveling and all other expenses of agents not paid by commissions..		59,388.20
Inspections (other than medical and claim).....		10,247.80
Rents.....		9,794.74
Repairs and expenses (other than taxes) on real estate.....		218.99
State taxes on premiums.....		16,876.28
Insurance department licenses and fees.....		3,597.91
All other licenses, fees and taxes.....		4,086.47
Legal expenses.....		541.14
Advertising.....		3,367.07
Printing and stationery.....		8,978.72
Postage, telegraph, telephone, and express.....		6,740.27
General expenses.....		3,402.23
Agents' balances charged off.....		170.61
Gross loss on sale or maturity of ledger assets—bonds.....		888.55
Gross decrease, by adjustment, in book value of ledger assets—bonds.....		606.58
Total disbursements.....		1,065,923.41
Balance.....		1,292,001.99

IV.—LEDGER ASSETS.

Book value of real estate.....		\$9,501.43
Book value of bonds.....		675,123.59
Cash in company's office.....		\$462.33
Deposits in trust companies and banks not on interest.....		1,801.94
Deposits in trust companies and banks on interest.....		354,507.90
		356,772.17
	On policies or renew- als issued on or after Oct. 1, 1910.	On policies or renew- als issued prior Oct. 1, 1910.
Premiums in course of collection:		
Accident.....	\$13,800.49	\$875.56
Health.....	19,460.55	568.38
Liability.....	115,119.09	8,307.32
Plate glass.....	33,144.01	1,056.48
Credit.....	11,810.22	
Automobile property damage.....	15,810.14	794.92
Workmen's collective.....	1,486.15	
	210,630.65	11,602.66
Total premiums in course of collection.....		222,233.31

Premium notes.....	\$3,659.13	
Furniture and fixtures.....	17,788.46	
Agents' balances.....	6,923.90	
Total ledger assets, as per balance.....		\$1,292,001.99

NONLEDGER ASSETS.

Interest due and accrued on bonds.....	\$9,388.80	
Interest due and accrued on other assets.....	775.46	
		10,164.26
Market value of real estate over book value.....		498.57
Gross assets.....		1,302,664.82

DEDUCT ASSETS NOT ADMITTED.

Premium notes dating prior to Oct. 1, 1910.....	\$651.63	
Furniture and fixtures.....	17,788.46	
Premiums in course of collection, written prior to Oct. 1, 1910.....	11,602.66	
Book value of ledger assets over market value—bonds.....	14,393.62	
Agents' balances.....	6,923.90	
Branch office disbursements in transit.....	1,966.34	
Depreciation City Trust Co. account.....	500.00	
		53,826.61
Total admitted assets.....		1,248,838.21

V.—LIABILITIES.

	Adjusted.	Reported or in proc- ess of ad- justment.	Resisted.	Estimated expenses of investigation and adjust- ment of un- paid claims.	Total.
Losses and claims:					
Accident.....	\$670.93	\$9,329.13		\$150.00	\$10,150.06
Health.....	944.67	3,028.00		25.00	3,997.67
Plate glass.....	3,827.74	4,020.95			7,848.69
Credit (on policies expiring prior to October, 1910).....		22,900.00	\$22,000.00	200.00	45,100.00
Automobile property damage.....	1,679.41	10,150.30	3,869.67	1,200.00	16,899.38
Workmen's collective.....		202.20			202.20
Total.....	7,122.75	49,630.58	25,869.67	1,575.00	84,198.00
Total.....					\$84,198.00
Special reserve for unpaid liability losses.....					255,132.36
Special reserve for credit losses on policies expiring in October, November, and December, 1910, being 50 per cent of \$44,701.25 gross premiums received on said policies less \$124.63 paid during said months on losses under said policies.....					22,226.00
Special reserve for accrued losses on credit policies in force Dec. 31, 1910, being 50 per cent of \$39,639.73 earned premiums on said policies.....					19,819.87
Total unpaid claims and expenses of settlement.....					381,376.23
Gross premiums (less reinsurance) upon all unexpired risks running 1 year or less from date of policy, \$594,621.45; unearned premiums, 50 per cent.....				\$297,310.73	
Gross premiums (less reinsurance) upon all unexpired risks running more than 1 year from date of policy, \$32,341.83; unearned premiums, pro rata.....				16,686.81	
Total unearned premiums.....					313,997.54
Commissions, brokerage, and other charges due or to become due to agents or brokers on policies issued on or after Oct. 1, 1910.....					62,203.47
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....					1,751.62
State, county, and municipal taxes due or accrued.....					11,196.68
Return premiums.....					13,453.79
Reinsurance.....					3,042.51
Total amount of all liabilities, except capital.....					787,021.84
Capital actually paid up in cash.....				\$500,000.00	
Impairment of capital stock.....				-38,183.63	
Surplus as regards policy holders.....					461,816.37
Total liabilities.....					1,248,838.21

VI.—BUSINESS IN DISTRICT OF COLUMBIA IN 1910.

	Gross premiums received on risks written or renewed during the year.	Gross losses paid.
Accident.....	\$482.24	\$57.00
Health.....	160.04	126.78
Liability.....	22,506.00	5,027.98
Plate glass.....	1,619.72	1,024.34
Automobile property damage.....	2,523.17	682.82
Total.....	27,291.17	6,918.92

PREFERRED ACCIDENT INSURANCE CO., NEW YORK, N. Y.

[Commenced business, 1893. Kimball C. Atwood, president; Wilfrid C. Potter, secretary. Home office, 290 Broadway, New York, N. Y.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash..... \$350,000.00
 Amount of ledger assets (as per balance) Dec. 31 of previous year..... \$2,103,728.40

II.—INCOME.

Net cash received for premiums:
 Accident..... \$1,129,874.85
 Health..... 263,355.54
 Total net premiums received..... \$1,393,230.39
 Gross interest on bonds and dividends on stocks less \$2,918,01
 accrued interest on bonds acquired in 1910..... 60,463.34
 Gross interest on deposits in trust companies and banks..... 6,923.10
 Gross interest from all other sources..... 240.00
 67,626.44
 Total income..... 1,460,856.83
 Sum of both amounts..... 3,564,585.23

III.—DISBURSEMENTS.

Net amount paid policy holders for losses:
 Accident..... \$440,896.59
 Health..... 87,051.13
 \$527,947.72
 Investigation and adjustment of claims:
 Accident..... 11,814.76
 Health..... 2,953.68
 14,768.44
 Commissions or brokerage, less amount received on return premiums and reinsurance:
 Accident..... 352,602.59
 Health..... 74,199.98
 426,802.57
 Salaries, fees and all other compensation of officers, directors, trustees and home office employees..... 124,266.86
 Salaries, traveling and all other expenses of agents not paid by commissions..... 31,207.93
 Medical examiners' fees and salaries..... 13,912.47
 Inspections (other than medical and claim)..... 932.40
 Rents..... 16,509.28
 State taxes on premiums..... 21,683.31
 Insurance department licenses and fees..... 5,088.40
 All other licenses, fees, and taxes..... 2,218.59
 Legal expenses..... 5,455.29
 Advertising..... 6,084.21
 Printing and stationery..... 7,853.27
 Postage, telegraph, telephone, and express..... 7,618.17
 Furniture and fixtures..... 827.78
 Stockholders for interest or dividends (amount declared during the year).... 84,000.00
 Bank exchange..... 1,004.48
 Bureau of publicity..... 370.00
 Repairs, laundry, spring water, examining securities, ice, notary..... 754.70
 Directory, porters, wedding presents, int. association, inspection of election, all other expenses..... 477.97
 Gross loss on sale or maturity of ledger assets—bonds..... 288.61
 Total disbursements..... 1,300,072.45
 Balance..... 2,264,512.78

IV.—LEDGER ASSETS.

Book value of bonds, \$1,565,906.83, and stocks, \$215,094.36.....			\$1,781,001.19
Cash in company's office.....		\$983.41	
Deposits in trust companies and banks not on interest.....		50,000.00	
Deposits in trust companies and banks on interest.....		192,060.07	
			243,043.48
Premiums in course of collections:	On policies or renew- als issued on or after Oct. 1, 1910.	On policies or renew- als issued prior to Oct. 1, 1910.	
Accident.....	\$155,174.75	\$28,611.07	
Health.....	38,793.68	7,152.76	
	193,968.43	35,763.83	
Total premiums in course of collection.....			229,732.26
Bills receivable.....			516.96
Advances to agents.....			10,218.89
Total ledger assets, as per balance.....			\$2,264,512.78

NONLEDGER ASSETS.

Interest due and accrued on bonds.....	14,857.65
Gross assets.....	2,279,370.43

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$516.96
Premiums in course of collection written prior to Oct. 1, 1910.....	35,763.83
Advances to agents.....	10,218.89
Book value of ledger assets over market value, bonds and stocks.....	108,712.70
	155,212.38
Total admitted assets.....	2,124,158.05

V.—LIABILITIES.

	Reported or in process of adjustment.	Resisted.	Estimated ex- penses of in- vestigation and adjustment of unpaid claims.	Total.
Losses and claims:				
Accident.....	\$48,881.99	\$6,725.00	\$2,000.00	\$57,606.99
Health.....	15,799.08			15,799.08
	64,681.07	6,725.00	2,000.00	73,406.07

Total unpaid claims and expense of settlement.....	\$73,406.07
Gross premiums (less reinsurance) upon all unexpired risks running 1 year or less from date of policy, \$1,251,484.58; unearned premiums, 50 per cent.....	625,742.29
Commissions, brokerage, and other charges due or to become due to agents or brokers on policies issued on or after Oct. 1, 1910.....	51,236.70
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	7,071.95
State, county, and municipal taxes due or accrued.....	22,000.00
Dividends declared and unpaid to stockholders.....	7,000.00
Reinsurance.....	2,547.97
Advance premiums (100 per cent).....	3,139.50
Reserve for contingent installment policies claims.....	115,271.00
Total amount of all liabilities, except capital.....	907,415.48
Capital actually paid up in cash.....	\$350,000.00
Surplus over all liabilities.....	866,742.57
Surplus as regards policy holders.....	1,216,742.57
Total liabilities.....	2,124,158.05

VI.—BUSINESS IN DISTRICT OF COLUMBIA IN 1910.

	Gross premi- ums on risks written or re- newed during the year.	Gross losses paid.	Gross losses incurred.
Accident.....	\$4,950.25	\$1,498.92	\$1,623.92
Health.....	460.00	35.71	35.71
Total.....	5,410.25	1,534.63	1,659.63

STANDARD ACCIDENT INSURANCE CO., DETROIT, MICH.

[Commenced business, 1884. Lem. W. Bowen, president; E. A. Leonard, secretary. Principal office, Penobscot Building, Detroit, Mich.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$500,000.00	
Amount of ledger assets (as per balance) Dec. 31 of previous year.....		\$3,466,548.01

II.—INCOME.

Net cash received for premiums:		
Accident.....	\$1,170,331.56	
Health.....	138,570.03	
Liability.....	1,135,124.48	
Automobile property damage.....	81,324.64	
Workmen's collective.....	43,215.24	
Total net premiums received.....		\$2,568,565.95
Policy fees required or represented by applications.....		47,589.00
Gross interest on mortgage loans.....	20,191.35	
Gross interest on bonds, less \$4,134.45, accrued interest on bonds acquired during 1910.....	122,782.50	
Gross interest on deposits in trust companies and banks.....	5,401.07	
Gross interest from all other sources.....	493.43	
Total.....		148,868.35
Gross profit on sale or maturity of ledger assets—bonds.....		5,468.42
Total income.....		2,770,491.72
Sum of both amounts.....		6,237,039.73

III.—DISBURSEMENTS.

Net amount paid policy holders for losses:		
Accident.....	\$442,195.01	
Health.....	50,419.00	
Liability.....	500,207.45	
Automobile property damage.....	37,040.85	
Workmen's collective.....	23,103.17	
Total.....		\$1,052,965.48
Investigation and adjustment of claims:		
Accident.....	6,842.35	
Health.....	470.10	
Liability.....	132,809.56	
Automobile property damage.....	1,138.54	
Workmen's collective.....	518.59	
Total.....		141,779.14
Policy fees retained by agents.....		47,589.00
Commissions or brokerage, less amount received on return premiums and reinsurance:		
Accident.....	339,897.50	
Health.....	43,567.03	
Liability.....	277,834.79	
Automobile property damage.....	17,891.12	
Workmen's collective.....	9,286.70	
Total.....		688,477.14
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees.....		130,753.61
Salaries, traveling, and all other expenses of agents not paid by commissions..		135,895.84
Inspections (other than medical and claim).....		19,076.54
Rents.....		10,540.08
Taxes on real estate.....		36.25
State taxes on premiums.....		39,832.10
Insurance department licenses and fees.....		9,845.02
All other licenses, fees, and taxes.....		16,650.03
Advertising.....		17,170.03
Printing and stationery.....		25,674.94
Postage, telegraph, telephone, and express.....		21,549.70
Furniture and fixtures.....		3,272.95
Stockholders for interest or dividends (amount declared during the year)....		60,000.00
Traveling expenses of home office employees.....		4,755.73
Sundry expenses.....		5,985.09
United States corporation tax.....		3,082.53
Agents' balances charged off.....		553.03
Gross decrease, by adjustment, in book value of ledger assets.....		8,032.06
Total disbursements.....		2,443,516.29
Balance.....		3,793,523.44

IV.—LEDGER ASSETS.

Book value of real estate.....	\$1,050.00
Mortgage loans on real estate.....	287,000.00
Book value of bonds.....	2,922,024.50

Cash in company's office.....	\$7,704.64	
Deposits in trust companies and banks not on interest.....	123,632.05	
Deposits in trust companies and banks on interest.....	50,000.00	
		\$181,336.69

	On policies or renew- als issued on or after Oct. 1, 1910.	On policies or renew- als issued prior to Oct. 1, 1910.
Premiums in course of collection:		
Accident.....	\$211,338.52	\$16,835.71
Health.....	33,716.36	2,255.53
Liability.....	107,638.11	8,108.35
Automobile property damage.....	10,422.58	644.95
Workmen's collective.....	10,848.83	303.31
	373,964.40	28,147.85

Total premiums in course of collection..... 402,112.25

Total ledger assets, as per balance..... **\$3,793,523.44**

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	4,003.01	
Interest due and accrued on bonds.....	25,907.57	
		29,910.58
Market value (not including interest) of bonds over book value.....		26,348.55
Gross assets.....		3,849,782.57

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection, written prior to Oct. 1, 1910.....	28,147.85
Total admitted assets.....	3,821,634.72

V.—LIABILITIES.

	Adjusted.	Reported or in proc- ess of ad- justment.	Resisted.	Estimated expenses of investigation and adjust- ment of un- paid claims.	Total.
Losses and claims:					
Accident.....	\$43,681.42	\$131,275.31	\$49,620.00	\$3,419.94	\$227,996.67
Health.....	2,979.76	9,395.24		125.00	12,500.00
Workmen's collective.....	2,496.57	9,323.98		378.15	12,198.70
Live stock.....	597.68	3,624.46		99.38	4,321.52
Total.....	49,755.43	153,618.99	49,620.00	4,022.47	257,016.89
Total.....					\$257,016.89
Special reserve for unpaid liability losses.....					439,898.13
Total unpaid claims and expenses of settlement.....					696,915.02
Gross premiums (less reinsurance) upon all unexpired risks running 1 year or less from date of policy, \$1,964,739.56; unearned premiums, 50 per cent....				\$982,369.78	
Gross premiums (less reinsurance) upon all unexpired risks running more than 1 year from date of policy, \$51,830.05; unearned premiums, pro rata.....				30,752.25	
Total unearned premiums.....					1,013,122.03
Commissions, brokerage, and other charges due or to become due to agents or brokers on policies issued on or after Oct. 1, 1910.....					102,840.21
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....					7,662.84
State, county, and municipal taxes due or accrued.....					50,221.54
Return premiums.....					16,828.40
Reinsurance.....					1,886.42
Advance premiums (100 per cent).....					4,819.73
Reserve for contingencies.....					100,000.00
Total amount of all liabilities, except capital.....					1,994,296.19
Capital actually paid up in cash.....				\$500,000.00	
Surplus over all liabilities.....				1,327,338.53	
Surplus as regards policy holders.....					1,827,338.53
Total liabilities.....					3,821,634.72

VI.—BUSINESS IN DISTRICT OF COLUMBIA IN 1910.

	Gross premi- ums received on risks written or re- newed during the year.	Gross losses paid.	Gross losses incurred.
Accident.....	\$3,615.36	\$938.08	\$938.08
Health.....	793.06	594.29	594.29
Liability.....	4,653.27	889.41	889.41
Automobile property damage.....	789.05	170.15	170.15
Total.....	9,850.74	2,591.93	2,591.93

TRAVELERS' INDEMNITY CO., HARTFORD, CONN.

[Commenced business, 1906. Sylvester C. Dunham, president; Louis F. Butler, secretary. Principal office, 700 Main Street, Hartford, Conn.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$1,000,000.00	
Amount of ledger assets (as per balance) Dec. 31 of previous year.....		\$819,626.38
Increase of paid up capital during the year.....		500,000.00
		<u>1,319,626.38</u>

II.—INCOME.

Net cash received for premiums:		
Accident.....	\$21,310.83	
Health.....	2,151.30	
Liability.....	1,355.35	
Steam boiler.....	117,338.49	
Flywheel.....	8,247.00	
Automobile property damage.....	318,826.43	
Total net premiums received.....	\$469,229.40	
Inspections.....	184.00	
Gross interest on mortgage loans.....	13,027.88	
Gross interest on collateral loans.....	4,228.83	
Gross interest on bonds and dividends on stocks, less \$7,222.02, accrued interest on bonds acquired during 1910.....	8,041.31	
Gross interest on deposits in trust companies and banks.....	830.15	
	26,128.17	
Surplus paid in.....	250,000.00	
Gross profit on sale or maturity of ledger assets—bonds.....	196.00	
Gross increase, by adjustment, in book value of ledger assets—bonds.....	514.90	
Total income.....		<u>746,252.47</u>
Sum of both amounts.....		<u>2,065,878.85</u>

III.—DISBURSEMENTS.

Net amount paid policy holders for losses:		
Accident.....	\$1,117.32	
Health.....	1,081.20	
Steam boiler.....	13,414.84	
Flywheel.....	4,167.74	
Automobile property damage.....	140,645.25	
	160,426.35	
Investigation and adjustment of claims:		
Accident.....	9.38	
Health.....	4.45	
Steam boiler.....	587.75	
Flywheel.....	261.20	
Automobile property damage.....	30,667.88	
	31,530.66	
Commissions or brokerage, less amount received on return pre- miums and reinsurance:		
Accident.....	7,056.51	
Health.....	707.08	
Steam boiler.....	25,685.04	
Flywheel.....	1,321.61	
Automobile property damage.....	66,291.26	
	101,061.50	
Salaries, fees, and all other compensation of officers, directors, trustees, and home-office employees.....	18,980.56	
Salaries, traveling and all other expenses of agents not paid by commissions.	23,217.59	
Inspections (other than medical and claim).....	59,830.17	
Rents.....	6,284.89	
State taxes on premiums.....	4,365.11	

Insurance department licenses and fees.....	\$3,165.90	
All other licenses, fees, and taxes.....	5,941.54	
Legal expenses.....	200.40	
Advertising.....	892.38	
Printing and stationery.....	4,552.54	
Postage, telegraph, telephone, and express.....	2,383.99	
Furniture and fixtures.....	563.50	
Exchange.....	89.35	
Miscellaneous expenses.....	49.93	
Agents' balances charged off.....	332.00	
Gross decrease, by adjustment, in book value of ledger assets—bonds.....	846.75	
Total disbursements.....		\$424,715.11
Balance.....		1,641,163.74

IV.—LEDGER ASSETS.

Mortgage loans on real estate.....		\$528,380.00	
Loans secured by pledge of bonds, stocks, or other collateral.....		159,775.00	
Book value of bonds, \$833,905, and stocks, \$29,414.87.....		863,319.87	
Cash in company's office.....	\$6,374.56		
Deposits in trust companies and banks on interest.....	22,283.14		
		28,657.70	
Premiums in course of collection:	On policies or renewals issued on or after Oct. 1, 1910.	On policies or renewals issued prior to Oct. 1, 1910.	
Accident.....	\$3,274.85	\$4.41	
Health.....	486.28		
Steam boiler.....	17,119.48	2,029.91	
Fly wheel.....	469.59	281.85	
Automobile property damage.....	32,700.21	4,664.59	
	54,050.41	6,980.76	
Total premiums in course of collection.....		61,031.17	
Total ledger assets, as per balance.....			1,641,163.74

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	6,658.67	
Interest due and accrued on bonds.....	12,535.83	
Interest due and accrued on collateral loans.....	2,964.89	
		22,159.39
Market value (not including interest) of stocks over book value.....		2,172.63
Gross assets.....		1,665,495.76

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection, written prior to Oct. 1, 1910.....	6,980.76
Total admitted assets.....	1,658,515.00

V.—LIABILITIES.

	Reported or in process of adjustment.	Resisted.	Estimated expenses of investigation and adjustment of unpaid claims.	Total.
Losses and claims:				
Accident.....	\$330.00			\$330.00
Health.....	218.75			218.75
Steam boiler.....	3,436.43	\$739.56	\$208.80	4,384.79
Total.....	3,985.18	739.56	208.80	4,933.54
Total.....				\$4,933.54
Special reserve for unpaid liability losses.....				281.00
Special reserve for unpaid liability losses, automobile property damage.....				46,303.03
Total unpaid claims and expenses of settlement.....				51,517.57
Gross premiums (less reinsurance) upon all unexpired risks running 1 year or less from date of policy, \$373,412.44; unearned premiums, 50 per cent.....			\$186,706.22	
Gross premiums (less reinsurance) upon all unexpired risks running more than 1 year from date of policy, \$220,671.75; unearned premiums, pro rata.....			125,163.49	
Total unearned premiums.....				311,869.71

Commissions, brokerage, and other charges due or to become due to agents or brokers on policies issued on or after Oct. 1, 1910.....	\$12,670.55
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	9,250.60
State, county, and municipal taxes due or accrued.....	10,204.81
Advance premiums (100 per cent).....	266.00
Total amount of all liabilities, except capital.....	395,779.24
Capital actually paid up in cash.....	\$1,000,000.00
Surplus over all liabilities.....	262,735.76
Surplus as regards policy holders.....	1,262,735.76
Total liabilities.....	1,658,515.00

VI.—BUSINESS IN DISTRICT OF COLUMBIA IN 1910.

	Gross premiums received on risks written or renewed during the year.	Gross losses paid.	Gross losses incurred.
Accident.....	\$54.54		
Health.....	35.00	\$50.00	\$50.00
Steam boiler.....	—90.07		
Automobile property damage.....	4,726.33	2,905.44	2,905.44
Total.....	4,725.80	2,955.44	2,955.44

UNITED STATES CASUALTY CO., NEW YORK, N. Y.

[Commenced business, 1895. Edson S. Lott, president; D. G. Luckett, secretary. Principal office, 141 Broadway, New York City.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$500,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$2,578,734.78

II.—INCOME.

Net cash received for premiums:	
Accident.....	\$575,904.73
Health.....	234,464.62
Liability.....	844,771.89
Steam boiler.....	34,127.87
Burglary and theft.....	65,244.15
Sprinkler.....	28,816.50
Workmen's collective.....	10,701.51
Total net premiums received.....	\$1,794,031.27
Gross interest on mortgage loans.....	14,637.14
Gross interest on bonds and dividends on stocks, less \$87 accrued interest on bonds acquired during 1910.....	89,449.21
Gross interest on deposits in trust companies and banks.....	1,094.59
	105,180.94
Recovery of uncollectible items previously charged off to profit and loss....	321.35
Gross profit on sale or maturity of ledger assets—real estate \$687.50; stocks \$1,493.75.....	2,181.25
Total income.....	1,901,714.81
Sum of both amounts.....	4,480,449.59

III.—DISBURSEMENTS.

Net amount paid policy holders for losses:	
Accident.....	\$235,639.07
Health.....	79,095.38
Liability.....	403,286.63
Steam boiler.....	744.71
Burglary and theft.....	15,516.86
Sprinkler.....	12,460.90
Workmen's collective.....	5,856.53
	\$752,600.00
Investigation and adjustment of claims:	
Accident.....	23,651.77
Health.....	9,084.19
Liability.....	84,358.29
Steam boiler.....	85.78
Burglary and theft.....	2,203.77
Sprinkler.....	1,535.40
Workmen's collective.....	1,544.49
	122,463.69

Commissions or brokerage, less amount received on return premiums and reinsurance:

Accident.....	\$184,006.58
Health.....	75,512.79
Liability.....	220,502.74
Steam boiler.....	8,446.19
Burglary and theft.....	20,099.16
Sprinkler.....	8,129.48
Workmen's collective.....	3,131.51

\$519,828.45

Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees.....

113,925.13

Salaries, traveling, and all other expenses of agents not paid by commissions..

48,169.69

Inspections (other than medical and claim).....

22,242.56

Rents.....

24,639.40

Taxes on real estate.....

59.39

State taxes on premiums.....

26,187.21

Insurance department licenses and fees.....

7,187.92

All other licenses, fees, and taxes.....

1,301.49

Legal expenses.....

2,466.51

Advertising.....

2,475.19

Printing and stationery.....

23,153.95

Postage, telegraph, telephone, and express.....

11,690.84

Furniture and fixtures.....

3,160.18

Stockholders for interest or dividends (amount declared during the year, \$50,000).....

49,950.00

Extended free accident insurance.....

1,329.30

Miscellaneous.....

5,794.78

Profit and loss (premiums uncollectible).....

1,080.29

Fees of auditors.....

2,000.00

Agents' credit balances.....

123.18

Gross loss on sale or maturity of ledger assets—bonds.....

6,276.25

Total disbursements..... \$1,748,105.48

Balance..... 2,732,344.11

IV.—LEDGER ASSETS.

Book value of real estate..... \$4,500.00

Mortgage loans on real estate..... 277,000.00

Book value of bonds, \$870,291.25, and stocks, \$1,251,316.85..... 2,121,608.10

Cash in company's office..... \$19,552.54

Deposits in trust companies and banks not on interest..... 61,693.48

Deposits in trust companies and banks on interest..... 36,997.92

118,243.94

Premiums in course of collection on policies or renewals issued on or after Oct. 1, 1910:

Accident..... 51,536.73

Health..... 24,868.71

Liability..... 112,770.90

Steam boiler..... 4,477.55

Burglary and theft..... 8,849.66

Sprinkler..... 4,145.80

Workmen's collective..... 262.56

Total premiums in course of collection..... 206,911.91

Bills receivable..... 180.16

Cash in hands of resident managers and adjusters..... 3,900.00

Total ledger assets, as per balance..... \$2,732,344.11

NONLEDGER ASSETS.

Interest due and accrued on mortgages..... 3,470.80

Interest due and accrued on bonds..... 9,276.66

12,747.46

Gross assets..... 2,745,091.57

DEDUCT ASSETS NOT ADMITTED.

Bills receivable..... 180.16

Book value of ledger assets over market value—bonds..... 115,183.10

Cash in hand of resident managers and adjusters..... 3,900.00

119,263.26

Total admitted assets..... 2,625,828.31

V.—LIABILITIES.

	Reported or in process of adjustment.	Resisted.	Estimated expenses of investigation and adjust- ment of un- paid claims.	Total.
Losses and claims:				
Accident.....	\$42,000.00	\$28,330.00	\$7,810.00	\$78,140.00
Health.....	9,085.00	1,350.00	1,150.00	11,585.00
Steam boiler.....	200.00		25.00	225.00
Burglary and theft.....	1,345.00		150.00	1,495.00
Workmen's collective.....	630.00		70.00	700.00
Total.....	53,260.00	29,680.00	9,205.00	92,145.00
Total.....				\$92,145.00
Special reserve for unpaid liability losses.....				89,639.54
Total unpaid claims and expenses of settlement.....				181,784.54
Gross premiums (less reinsurance) upon all unexpired risks running 1 year or less from date of policy, \$1,377,728.04; unearned premiums, 50 per cent.....			\$763,912.15	
Gross premiums (less reinsurance) upon all unexpired risks running more than 1 year from date of policy, \$214,956.46; unearned premiums, pro rata..			121,362.00	
Total unearned premiums.....				885,274.15
Commissions, brokerage, and other charges due or to become due to agents or brokers on policies issued on or after Oct. 1, 1910.....				60,139.90
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued				23,196.96
State, county, and municipal taxes due or accrued.....				30,000.00
Dividends declared and unpaid to stockholders.....				12,677.50
Reinsurance.....				5,058.99
Additional special reserve for claims.....				100,000.00
Reserve for reinsurance in companies not admitted in New York.....				12,696.27
Reserve for losses not reported.....				15,000.00
Total amount of all liabilities, except capital.....				1,325,828.31
Capital actually paid up in cash.....			500,000.00	
Surplus over all liabilities.....			800,000.00	
Surplus as regards policy holders.....				1,300,000.00
Total liabilities.....				2,625,828.31

VI.—BUSINESS IN DISTRICT OF COLUMBIA IN 1910.

	Gross premi- ums received on risks writ- ten or renewed during the year.	Gross losses paid.	Gross losses incurred.
Accident.....	\$9,364.85	\$2,531.02	\$2,133.46
Health.....	4,052.10	906.04	727.09
Liability	873.27	389.32	389.32
Steam boiler.....	105.45		
Burglary and theft.....	5.00		
Total.....	14,400.67	3,826.38	3,249.87

UNITED STATES FIDELITY & GUARANTY CO., BALTIMORE, MD.

[Commenced business, 1896. John R. Bland, president; George R. Callis, secretary. Principal office, United States Fidelity & Guaranty Building, Baltimore, Md.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$2,000,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$5,339,951.16

II.—INCOME.

Net cash received for premiums:

Accident.....	\$18,770.20	
Health.....	9,469.01	
Liability.....	135,124.47	
Fidelity and surety.....	3,316,703.62	
Plate glass.....	15,995.74	
Steam boiler.....	6,610.67	
Burglary and theft.....	264,800.57	
Flywheel.....	633.83	
Automobile property damage.....	5,680.77	
Workmen's collective.....	2,354.75	
Total net premiums received.....		\$3,776,143.63
Inspections.....		30.39
Gross interest on mortgage loans.....	161.87	
Gross interest on collateral loans.....	4,978.05	
Gross interest on bonds and dividends on stocks, less \$6,092.86, accrued interest on bonds acquired during 1910.....	155,040.02	
Gross interest on deposits in trust companies and banks.....	3,444.52	
Gross interest from all other sources.....	2,551.60	
Gross rents from company's property, including \$21,320.83 for company's occupancy of its own buildings.....	35,473.27	
		201,649.33
Department guaranteed attorneys, net.....		23,177.48
Bills payable.....		90,000.00
Commissions on flywheel premiums in excess of those paid.....		37.72
From agents' balances previously charged off.....		4,046.71
Gross profit on sale or maturity of ledger assets—bonds.....		668.10
Total income.....		\$4,095,753.36
Sum of both amounts.....		9,435,704.52

III.—DISBURSEMENTS.

Net amount paid policy holders for losses:

Accident.....	\$6,332.24	
Health.....	1,364.43	
Liability.....	4,315.33	
Fidelity and surety.....	768,216.49	
Plate glass.....	690.66	
Burglary and theft.....	60,616.79	
Automobile property damage.....	500.59	
Workmen's collective.....	39.70	
		\$842,076.23
Investigation and adjustment of claims:		
Accident.....	8.00	
Liability.....	446.94	
Fidelity and surety.....	122,127.38	
Burglary and theft.....	3,277.41	
Workmen's collective.....	11.68	
		125,871.41
Commissions or brokerage, less amount received on return pre- miums and reinsurance:		
Accident.....	3,254.68	
Health.....	1,891.18	
Liability.....	10,828.91	
Fidelity and surety.....	618,651.75	
Plate glass.....	2,347.38	
Steam boiler.....	990.61	
Burglary and theft.....	61,522.30	
Automobile property damage.....	479.15	
Workmen's collective.....	97.93	
		700,063.89
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees.....		287,754.61
Salaries, traveling and all other expenses of agents not paid by commissions..		408,384.09
Inspections (other than medical and claim).....		14,836.11
Rents.....		70,035.65
Repairs and expenses (other than taxes) on real estate.....		9,514.86
Taxes on real estate.....		9,357.79
State taxes on premiums.....		58,220.82
Insurance department licenses and fees.....		20,817.23
All other licenses, fees, and taxes.....		24,503.25
Legal expenses.....		55,735.62
Advertising.....		72,661.94
Printing and stationery.....		66,563.37
Postage, telegraph, telephone, and express.....		80,157.36
Furniture and fixtures.....		18,970.94
Stockholders for interest or dividends (amount declared during the year)..		160,000.00
Munich Reinsurance Co. reserve account.....		452.29
Bills payable.....		90,000.00
Interest.....		1,091.29
Home office traveling expenses.....		6,985.90
General miscellaneous expenses.....		13,999.58
Agents' balances charged off.....		5,478.74
Gross loss on sale or maturity of ledger assets—bonds.....		3,310.00

Gross decrease, by adjustment, in book value of ledger assets—real estate....	\$30,000.00
Total disbursements.....	\$3,176,842.97
Balance.....	6,258,861.55

IV.—LEDGER ASSETS.

Book value of real estate.....	\$534,213.63
Mortgage loans on real estate.....	3,000.00
Loans secured by pledge of bonds, stocks, or other collateral.....	112,949.00
Book value of bonds, \$3,999,451.48, and stocks, \$291,187.15.....	4,290,638.63
Cash in company's office.....	\$88,721.80
Deposits in trust companies and banks not on interest.....	229,268.98
Deposits in trust companies and banks on interest.....	286,832.51
	604,823.29

	On policies or renew- als issued on or after Oct. 1, 1910.	On policies or renew- als issued prior to Oct. 1, 1910.
Premiums in course of collection:		
Accident.....	\$6,542.24	\$61.98
Health.....	2,895.59	94.83
Liability.....	69,832.19	3,610.81
Fidelity and surety.....	393,846.64	49,246.53
Plate glass.....	7,410.24	39.43
Steam boiler.....	1,786.71	83.60
Burglary and theft.....	31,313.38	1,044.50
Flywheel.....	586.36	
Automobile property damage.....	3,805.14	
Workmen's collective.....	100.00	
	518,118.49	54,181.68

Total premiums in course of collection.....	572,300.17
Bills receivable.....	750.00
Due by U. S. Government under contract, \$15,748.39; advance secured, \$48,146.75; due for subscriptions department guaranteed attorneys, \$41,748.50; account with suspended bank, Borough Bank of Brooklyn, \$34,543.19.....	140,186.83

Total ledger assets, as per balance.....	6,258,861.55
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NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	75.00
Interest due and accrued on bonds.....	53,645.92
Interest due and accrued on collateral loans.....	1,144.38
Interest due and accrued on other assets.....	250.00
Rents due and accrued on company's property or lease.....	458.33
	55,573.63

Gross assets.....	6,314,435.18
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DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	750.00
Account with suspended bank.....	34,543.19
Premiums in course of collection, written prior to Oct. 1, 1910.....	54,181.68
Book value of ledger assets over market value—bonds and stocks.....	214,009.73
Guaranteed attorney subscriptions, written prior to Oct. 1, 1910.....	3,326.00
	306,810.60

Total admitted assets.....	6,007,624.58
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V.—LIABILITIES.

	Reported or in process of adjustment.	Resisted.	Estimated expenses of investigation and adjust- ment of un- paid claims.	Total.
Losses and claims:				
Accident.....	\$715.00			\$715.00
Health.....	100.00			100.00
Fidelity and surety.....	451,270.32	\$444,672.47	\$50,000.00	945,942.79
Plate glass.....	165.70			165.70
Burglary and theft.....	9,463.30	970.69		10,433.99
Automobile property damage.....	515.00			515.00
Workmen's collective.....	176.93			176.93
Total.....	462,406.25	445,643.16	50,000.00	958,049.41

Total.....	\$958,049.41
Special reserve for unpaid liability losses.....	22,916.21

Total unpaid claims and expenses of settlement.....	980,965.62
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Gross premiums (less reinsurance) upon all unexpired excise risks written in New York State running 1 year or less from date of policy, \$63,616.91; unearned premiums 75 per cent.....	\$47,712.68	
Gross premiums (less reinsurance) upon all unexpired risks running 1 year or less from date of policy, \$3,337,626.98; unearned premiums, 50 per cent.....	1,668,813.50	
Gross premiums (less reinsurance) upon all unexpired risks running more than 1 year from date of policy, \$463,088.58; unearned premiums, pro rata.....	250,728.96	
Total unearned premiums.....		1,967,255.14
Commissions, brokerage, and other charges due or to become due to agents or brokers on policies issued on or after Oct. 1, 1910.....		106,765.53
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		5,000.00
State, county, and municipal taxes due or accrued.....		54,623.85
Return premiums.....		8,945.58
Reinsurance.....		13,092.59
Munich Reinsurance Co. reserve account.....		18,192.41
Total amount of all liabilities, except capital.....		3,154,840.72
Capital actually paid up in cash.....	2,000,000.00	
Surplus over all liabilities.....	852,783.86	
Surplus as regards policy holders.....		2,852,783.86
Total liabilities.....		6,007,624.58

VI.—BUSINESS IN DISTRICT OF COLUMBIA IN 1910.

	Gross premiums received on risks written or renewed during the year.	Gross losses paid.	Gross losses incurred.
Accident.....	\$101.25		
Health.....	74.00		
Liability.....	3,010.44	\$18.20	\$412.86
Plate glass.....	18.86		
Burglary and theft.....	233.50		
Total.....	3,438.05	18.20	412.86

UNITED STATES HEALTH & ACCIDENT INSURANCE CO., SAGINAW, MICH.

[Commenced business, 1901. J. B. Pitcher, president; J. M. Pitcher, secretary. Principal office, 130 North Washington Avenue, Saginaw, Mich.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$300,000.00	
Amount of ledger assets (as per balance), Dec. 31 of previous year.....		\$842,330.48

II.—INCOME.

Net cash received for premiums—accident and health.....	\$1,015,683.49	
Policy fees required or represented by applications.....	147,600.00	
Gross interest on mortgage loans.....	\$295.56	
Gross interest on bonds and dividends on stocks, less \$1,761.47 accrued interest on bonds acquired during 1910.....	35,930.65	
Gross interest on deposits in trust companies and banks.....	822.71	
Fees for changing policies.....	37,048.92	
From agents' balances previously charged off.....	183.15	
Gross profit on sale or maturity of ledger assets—bonds.....	213.10	
Gross increase, by adjustment, in book value of ledger assets—bonds.....	1,477.50	
	225.00	
Total income.....		1,202,431.16
Sum of both amounts.....		2,044,761.64

III.—DISBURSEMENTS.

Net amount paid policy holders for losses—accident and health.....	\$444,443.69	
Investigation and adjustment of claims—accident and health.....	2,311.08	
Policy fees retained by agents.....	147,600.00	
Commissions or brokerage, less amount received on return premiums and reinsurance—accident and health.....	238,381.86	
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees.....	76,802.54	
Salaries, traveling and all other expenses of agents not paid by commissions.....	57,416.39	
Medical examiners' fees and salaries.....	3,690.83	
Inspections (other than medical and claim).....	515.00	
Rents.....	20,444.48	
Repairs and expenses (other than taxes) on real estate.....	9.55	

State taxes on premiums.....	\$17,084.27	
Insurance department licenses and fees.....	4,111.23	
All other licenses, fees, and taxes.....	1,562.45	
Legal expenses.....	928.04	
Advertising.....	7,183.59	
Printing and stationery.....	10,670.30	
Postage, telegraph, telephone, and express.....	16,395.47	
Furniture and fixtures.....	2,407.10	
Stockholders for interest or dividends (amount declared during the year)...	36,000.00	
Premium on fidelity bonds of agents, collectors, and employees.....	2,051.20	
Subscriptions to insurance periodicals, agencies, and associations.....	1,607.80	
Janitor's supplies.....	327.64	
Auditing.....	93.23	
Repairs and insurance on furniture and fixtures.....	268.13	
Office supplies for home office.....	1,285.72	
Agents' balances charged off.....	2,932.16	
Gross loss on sale or maturity of ledger assets—bonds.....	1,150.00	
Gross decrease, by adjustment, in book value of ledger assets—bonds.....	6,453.07	
Total disbursements.....		\$1,104,126.82
Balance.....		940,634.82

IV.—LEDGER ASSETS.

Mortgage loans on real estate.....	\$6,300.00	
Book value of bonds, \$734,254.21, and stocks, \$1,000.....	735,254.21	
Cash in company's office.....	\$4,549.15	
Deposits in trust companies and banks not on interest.....	32,796.56	
Deposits in trust companies and banks on interest.....	67,476.15	
		104,821.86
Premiums in course of collection: on policies or renewals issued on or after Oct. 1, 1910—accident and health.....	94,258.75	
Total ledger assets, as per balance.....		940,634.82

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	173.83	
Interest due and accrued on bonds.....	12,304.70	
		12,478.53
Market value (not including interest) of bonds and stocks over book value.....		13,364.96
Total admitted assets.....		966,478.31

V.—LIABILITIES.

Losses and claims—accident and health:		
Adjusted.....	\$13,667.75	
Reported or in process of adjustment.....	56,720.00	
Resisted.....	1,975.00	
Estimated expenses of investigation and adjustment of unpaid claims.....	550.00	
		72,912.75
Deduct reinsurance.....		404.56
Total unpaid claims and expenses of settlement.....		72,508.19
Gross premiums (less reinsurance) upon all unexpired risks running 1 year or less from date of policy, \$248,604.09; unearned premiums, 50 per cent.....		124,302.05
Commissions, brokerage, and other charges due or to become due to agents or brokers on policies issued on or after Oct. 1, 1910.....		29,950.92
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		4,000.00
State, county, and municipal taxes due or accrued.....		20,171.74
Reinsurance.....		242.08
Advance premiums (100 per cent).....		20,271.11
Total amount of all liabilities, except capital.....		271,446.09
Capital actually paid up in cash.....	\$300,000.00	
Surplus over all liabilities.....	395,032.22	
Surplus as regards policy holders.....		695,032.22
Total liabilities.....		966,478.31

VI.—BUSINESS IN DISTRICT OF COLUMBIA IN 1910.

Accident and health:		
Gross premiums received on risks written or renewed during the year.....		11,171.33
Gross losses paid.....		4,309.40
Gross losses incurred.....		4,249.55

UNITED STATES BRANCH OF THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION (LTD.), LONDON, ENGLAND.

[Commenced business, 1881. Samuel Appleton, United States manager. Principal office in United States, 33 Broad Street, Boston, Mass.]

I.—DEPOSIT CAPITAL.

Amount of deposit capital.....	\$250,000.00	
Amount of ledger assets (as per balance) Dec. 31 of previous year.....		\$5,025,059.72

II.—INCOME.

Net cash received for premiums:

Accident.....	\$252,228.97
Health.....	72,390.79
Liability.....	3,609,907.22
Fidelity.....	115,149.30
Steam boiler.....	13,419.86
Burglary and theft.....	81,086.18
Automobile property damage.....	291,804.29
Workmen's collective.....	50,156.84

Total net premiums received.....	\$4,486,143.45
Gross interest on bonds, less \$5,587.99 accrued interest on bonds acquired during 1910.....	\$171,605.66
Gross interest on deposits in trust companies and banks.....	184.49
Gross interest from all other sources.....	1,560.76
	173,350.91
From agents' balances previously charged off.....	126.61
Gross increase, by adjustment, in book value of ledger assets—bonds.....	2,585.00

Total income..... \$4,662,205.97

Sum of both amounts..... 9,687,265.69

III.—DISBURSEMENTS.

Net amount paid policy holders for losses:

Accident.....	\$131,476.12
Health.....	26,602.81
Liability.....	1,343,119.34
Fidelity.....	43,523.86
Steam boiler.....	348.80
Burglary and theft.....	29,906.66
Automobile property damage.....	132,495.80
Workmen's collective.....	22,247.46
	\$1,729,720.85

Investigation and adjustment of claims:

Accident.....	3,536.65
Health.....	186.15
Liability.....	313,460.22
Fidelity.....	1,734.49
Burglary and theft.....	633.65
Automobile property damage.....	6,300.78
Workmen's collective.....	495.37
	326,437.31

Commissions or brokerage, less amount received on return premiums and reinsurance:

Accident.....	91,555.10
Health.....	18,440.61
Liability.....	933,133.05
Fidelity.....	25,142.54
Steam boiler.....	3,398.94
Burglary and theft.....	22,759.21
Automobile property damage.....	73,622.43
Workmen's collective.....	9,930.79
	1,177,982.67

Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees.....

Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees.....	92,920.93
Salaries, traveling and all other expenses of agents not paid by commissions..	49,001.80
Inspections (other than medical and claim).....	46,496.67
Rents.....	25,468.19
State taxes on premiums.....	69,465.93
Insurance department licenses and fees.....	7,039.61
All other licenses, fees, and taxes.....	2,354.59
Legal expenses.....	1,649.01
Advertising.....	8,354.64
Printing and stationery and supplies.....	37,268.57
Postage, telegraph, telephone, and express.....	26,422.33
Furniture and fixtures.....	3,187.33
Remitted to home office.....	363,072.16
Investment expenses.....	59.75
Miscellaneous.....	1,885.32
Agents' balances charged off.....	936.16
Gross decrease, by adjustment, in book value of ledger assets—bonds.....	68,749.50

Total disbursements..... 4,038,473.32

Balance..... 5,648,792.37

IV.—LEDGER ASSETS.

Book value of bonds.....	\$4,810,993.75
Cash in company's office.....	\$3,259.65
Deposits in trust companies and banks on interest.....	767.80
	4,027.45
Cash deposited with trustees with Kidder-Peabody & Co., on interest.....	25,804.21

	On policies or renew- als issued on or after Oct. 1, 1910.	On policies or renew- als issued prior to Oct. 1, 1910.
Premiums in course of collection:		
Accident.....	\$53,221.12	\$2,180.64
Health.....	8,609.30	1,300.51
Liability.....	631,609.37	20,560.49
Fidelity.....	12,522.61	140.09
Steam boiler.....	3,130.65	
Burglary and theft.....	16,435.93	498.52
Automobile property damage.....	50,873.12	362.16
Workmen's collective.....	6,261.31	261.14
	<u>782,663.41</u>	<u>25,303.55</u>
Total premiums in course of collection.....		\$807,966.96
Total ledger assets, as per balance.....		\$5,648,792.37
NONLEDGER ASSETS.		
Interest due and accrued on bonds.....		64,914.82
Gross assets.....		<u>5,713,707.19</u>
DEDUCT ASSETS NOT ADMITTED.		
Premiums in course of collection, written prior to Oct. 1, 1910.....		25,303.55
Total admitted assets.....		<u>5,688,403.64</u>

V.—LIABILITIES.

	Reported or in process of adjustment.	Resisted.	Estimated expenses of investigation and adjust- ment of un- paid claims.	Total.
Losses and claims:				
Accident.....	\$71,872.00	\$6,655.00	\$4,133.00	\$82,660.00
Health.....	5,743.00		302.00	6,045.00
Fidelity.....	21,717.00	7,600.00	1,543.00	30,860.00
Steam boiler.....	556.00		29.00	585.00
Burglary and theft.....	4,555.00	185.00	250.00	4,990.00
Automobile property damage.....	30,790.00	950.00	1,670.00	33,410.00
Workmen's collective.....	4,208.00		222.00	4,430.00
Total.....	<u>139,441.00</u>	<u>15,390.00</u>	<u>8,149.00</u>	<u>162,980.00</u>
Total.....				\$162,980.00
Special reserve for unpaid liability losses.....				1,078,709.20
Total unpaid claims and expenses of settlement.....				<u>1,241,689.20</u>
Gross premiums (less reinsurance) upon all unexpired risks running 1 year or less from date of policy, \$3,529,475.77; unearned premiums, 50 per cent....			\$1,764,737.89	
Gross premiums (less reinsurance) upon all unexpired risks running more than 1 year from date of policy, \$489,101.98; unearned premiums, pro rata.....			<u>244,964.00</u>	
Total unearned premiums.....				2,009,701.89
Commission, brokerage, and other charges due or to become due to agents or brokers on policies issued on or after Oct. 1, 1910.....				242,650.15
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....				50,000.00
State, county, and municipal taxes due or accrued.....				<u>50,000.00</u>
Total amount of liabilities, except deposit capital.....				3,594,041.24
Deposit capital.....			250,000.00	
Surplus over all liabilities.....			<u>1,844,362.40</u>	
Surplus as regards policy holders.....				<u>2,094,362.40</u>
Total liabilities.....				<u>5,688,403.64</u>

VI.—BUSINESS IN THE DISTRICT OF COLUMBIA IN 1910

	Gross premi- ums received on risks writ- ten or renewed during the year.	Gross losses paid.	Gross losses incurred.
Accident.....	\$1,419.70	\$325.86	\$325.86
Health.....	396.05	81.43	56.43
Liability.....	17,552.05	4,334.52	5,109.52
Burglary and theft.....	1,334.64	101.25	196.25
Automobile property damage.....	2,182.83	440.74	580.74
Total.....	22,885.27	5,283.80	6,268.80

UNITED STATES BRANCH OF THE FRANKFORT MARINE, ACCIDENT & PLATE GLASS INSURANCE CO., FRANKFORT ON THE MAIN, GERMANY.

[Commenced business, 1896. C. H. Franklin, United States manager and attorney. Principal office in United States, 100 William Street, New York, N. Y.]

I.—DEPOSIT CAPITAL.

Amount of deposit capital.....	\$250,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$1,501,790.94

II.—INCOME.

Net cash received for premiums:	
Accident and health.....	\$121,094.63
Liability.....	919,505.00
Burglary and theft.....	26,227.08
Workmen's collective.....	70,012.06
Total net premiums received.....	\$1,136,838.77
Policy fees required or represented by applications.....	10,033.66
Gross interest on bonds.....	47,660.76
Gross interest on deposits in trust companies and banks.....	1,183.91
	48,844.67
Total income.....	1,195,717.10
Sum of both amounts.....	2,697,508.04

III.—DISBURSEMENTS.

Net amount paid policy holders for losses:	
Accident and health.....	\$50,776.73
Liability.....	520,591.88
Burglary and theft.....	10,475.90
Workmen's collective.....	30,269.80
	\$612,114.31
Investigation and adjustment of claims:	
Accident and health.....	5,436.64
Liability.....	87,672.81
Burglary and theft.....	1,897.68
Workmen's collective.....	1,750.30
	96,757.43
Policy fees retained by agents.....	10,033.66
Commissions or brokerage, less amount received on return premiums and reinsurance:	
Accident and health.....	42,248.46
Liability.....	226,996.08
Burglary and theft.....	7,633.88
Workmen's collective.....	17,303.81
	294,182.23
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees.....	47,628.84
Salaries, traveling and all other expenses of agents not paid by commissions.....	33,599.56
Inspections (other than medical and claim).....	17,159.95
Rents.....	7,767.55
State taxes on premiums.....	15,498.07
Insurance department licenses and fees.....	4,979.55
All other licenses, fees, and taxes.....	1,022.01
Legal expenses.....	1,165.87
Advertising.....	6,084.25
Printing and stationery.....	12,406.25
Postage, telegraph, telephone, and express.....	6,268.38
Furniture and fixtures.....	436.86
Remittances to home office.....	10,513.64
Premiums on fidelity bonds.....	691.01
Collection charges.....	405.14
Sundry expenses.....	2,067.97
Typewriter rent.....	793.51

Extra help.....	\$1,893.68	
Agents' balances charged off.....	2,457.19	
Gross loss on sale or maturity of ledger assets—bonds.....	80.78	
Gross decrease, by adjustment, in book value of ledger assets—bonds.....	918.47	
Total disbursements.....		\$1,186,926.16
Balance.....		1,510,581.88

IV.—LEDGER ASSETS.

Book value of bonds.....		\$1,265,022.57	
Cash in company's office.....	\$650.00		
Deposits in trust companies and banks not on interest.....	1,021.94		
Deposits in trust companies and banks on interest.....	24,363.80		
		26,035.74	
Premiums in course of collection:	On policies or renewals issued on or after Oct. 1, 1910.	On policies or renewals issued prior to Oct. 1, 1910.	
Accident and health.....	\$11,906.37	\$0.65	
Liability.....	165,754.84	9,149.08	
Burglary and theft.....	5,587.74		
Workmen's collective.....	18,234.97		
	201,483.92	9,149.73	
Total premiums in course of collection.....		210,633.65	
Cash in hands of trustees.....		8,889.92	
Total ledger assets, as per balance.....			1,510,581.88

NONLEDGER ASSETS.

Interest due and accrued on bonds.....	13,727.08	
Interest due and accrued on other assets.....	100.55	
		13,827.63
Gross assets.....		1,524,409.51

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection, written prior to Oct. 1, 1910.....	9,149.73	
Book value of ledger assets over market value—bonds.....	42,217.57	
		51,367.30
Total admitted assets.....		1,473,042.21

V.—LIABILITIES.

	Adjusted.	Reported or in process of adjustment.	Resisted.	Estimated expenses of investigation and adjustment of unpaid claims	Total.
Losses and claims:					
Accident and health.....	\$2,260.00	\$15,970.00	\$6,530.00	\$1,148.00	\$25,908.00
Burglary and theft.....	700.00	3,090.00		351.00	4,141.00
Marine.....			3,000.00		3,000.00
Workmen's collective.....		16,738.25		418.45	17,156.70
Total.....	2,960.00	35,798.25	9,530.00	1,917.45	50,205.70
Deduct reinsurance.....					2,080.00
Net unpaid claims (except liability claims).....					48,125.70

Net unpaid claims (except liability claims).....	\$48,125.70
Special reserve for unpaid liability losses.....	479,235.35
Total unpaid claims and expenses of settlement.....	527,361.05
Gross premiums (less reinsurance) upon all unexpired risks running 1 year or less from date of policy, \$743,537.53; unearned premiums, 50 per cent.....	\$371,768.76
Gross premiums (less reinsurance) upon all unexpired risks running more than 1 year from date of policy, \$63,937.97; unearned premiums, pro rata.....	35,376.15
Total unearned premiums.....	407,144.91
Commissions, brokerage, and other charges due or to become due to agents or brokers on policies issued on or after Oct. 1, 1910.....	52,604.95
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	1,500.00

State, county, and municipal taxes due or accrued.....		\$11,800.00
Advance premiums (100 per cent).....		2,334.89
Total amount of all liabilities, except deposit capital.....		1,002,745.80
Deposit capital.....	\$250,000.00	
Surplus over all liabilities.....	220,296.41	
Surplus as regards policy holders.....		470,296.41
Total liabilities.....		1,473,042.21

VI.—BUSINESS IN DISTRICT OF COLUMBIA IN 1910.

	Gross pre- miums received on risks written or renewed during the year.	Gross losses paid.	Gross losses incurred.
Accident and health.....	\$1,010.35	\$869.59	\$869.59
Liability.....	433.84		
Total.....	1,444.19	869.59	869.59

UNITED STATES BRANCH OF THE GENERAL ACCIDENT, FIRE & LIFE ASSURANCE CORPORATION (LTD.), PERTH, SCOTLAND.

[Commenced business, 1891. Franklin J. Moore, United States manager. Principal office in United States, 400 Walnut Street, Philadelphia, Pa.]

I.—DEPOSIT CAPITAL.

Amount of deposit capital.....	\$250,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$2,407,553.83

II.—INCOME.

Net cash received for premiums:	
Accident.....	\$1,046,889.44
Health.....	438,228.14
Liability.....	1,077,107.06
Burglary and theft.....	141,952.92
Automobile property damage.....	378,450.26
Total net premiums received.....	3,082,627.82
Policy fees required or represented by applications.....	72,220.00
Gross interest on bonds and dividends on stocks, less \$3,637.15, accrued interest on bonds acquired during 1910.....	55,677.85
Gross interest on deposits in trust companies and banks.....	4,972.16
Gross interest from all other sources.....	125.25
Gross rents from company's property.....	16,999.80
Checks issued in 1909 and not presented for payment.....	77,775.06
Accounts receivable charged off prior to 1910.....	204.05
Amount received from home office.....	400.00
Gross profit on sale or maturity of ledger assets—bonds.....	1,222.21
	1,169.45
Total income.....	3,235,618.59
Sum of both amounts.....	5,643,172.42

III.—DISBURSEMENTS.

Net amount paid policy holders for losses:	
Accident.....	\$426,423.84
Health.....	195,542.74
Liability.....	470,748.10
Burglary and theft.....	60,141.68
Automobile property damage.....	173,735.33
	\$1,326,591.69
Investigation and adjustment of claims:	
Accident.....	4,582.23
Health.....	1,963.82
Burglary and theft.....	4,637.82
Automobile property damage.....	30,832.29
	42,016.16
Policy fees retained by agents.....	72,220.00
Commissions or brokerage, less amount received on return pre- miums and reinsurance:	
Accident.....	300,225.29
Health.....	127,314.62
Liability.....	322,290.51
Burglary and theft.....	49,809.08
Automobile property damage.....	108,010.53
	907,650.03

Salaries, fees, and all other compensation of officers, directors, trustees, and home-office employees.....	\$189,882.51	
Medical examiners' fees and salaries.....	21,263.30	
Inspections (other than medical and claim).....	13,353.85	
Rents, including \$16,999.80 for company's occupancy of its own buildings....	36,849.65	
Repairs and expenses (other than taxes) on real estate.....	4,755.64	
Taxes on real estate.....	1,930.50	
State taxes on premiums.....	52,576.94	
Insurance department licenses and fees.....	9,088.92	
All other licenses, fees, and taxes.....	2,602.10	
Legal expenses.....	5,221.46	
Advertising.....	3,624.30	
Printing and stationery.....	25,781.26	
Postage, telegraph, telephone, and express.....	22,676.08	
Furniture and fixtures.....	4,183.88	
Remitted to home office.....	100,010.19	
Traveling expenses, \$17,383.38; office supplies, \$2,279.69; entertaining, \$1,210.93; petty office expenses, \$4,222.84; insurance association dues, \$2,875.42; auditors' fees, \$10,219.97; trustees' fees, \$1,002.22; subscription to publications, \$779.52; premiums on bonds, \$123.75; Christmas donations, \$557.50; committee fees, \$1,135; agents' expense, \$3,154.43.....	44,944.65	
Agents' balances charged off.....	2,731.87	
Gross loss on sale or maturity of ledger assets—bonds.....	143.50	
Total disbursements.....		\$2,890,098.48
Balance.....		2,753,073.94

IV.—LEDGER ASSETS.

Book value of real estate.....		\$213,160.58
Book value of bonds, \$1,718,850.73, and stocks, \$136,185.35.....		1,855,036.08
Cash in company's office.....	\$563.43	
Deposits in trust companies and banks not on interest.....	10,371.90	
Deposits in trust companies and banks on interest.....	148,071.99	
		159,007.32
Premiums in course of collection:	On policies or renewals issued on or after Oct. 1, 1910.	On policies or renewals issued prior to Oct. 1, 1910.
Accident.....	\$47,426.95	\$6,270.31
Health.....	20,325.87	2,687.24
Liability.....	265,584.26	7,990.60
Burglary and theft.....	38,118.62	606.48
Automobile property damage.....	124,227.83	1,993.60
	495,683.54	19,548.23
Total premiums in course of collection.....		515,231.77
Accounts receivable.....		2,138.19
Cash in New York, Chicago and St. Louis offices.....		8,500.00
Total ledges assets, as per balance.....		2,753,073.94

NONLEDGER ASSETS.

Interest due and accrued on bonds.....	21,567.43	
Interest due and accrued on other assets.....	617.12	
		22,184.55
Gross assets.....		2,775,258.49

DEDUCT ASSETS NOT ADMITTED.

Accounts receivable.....		2,138.19
Premiums in course of collection, written prior to Oct 1 1910.....		19,548.23
Book value of ledger assets over market value:		
Bonds and stocks.....	\$91,057.33	
Real estate.....	43,160.58	
		134,217.91
		155,904.33
Total admitted assets.....		2,619,354.16

V.—LIABILITIES.

	Adjusted.	Reported or in process of adjustment.	Resisted.	Estimated expenses of investigation and adjust- ment of un- paid claims.	Total.
Losses and claims:					
Accident.....	\$4,000.00	\$89,239.72	\$39,808.50	\$2,300.00	\$135,348.22
Health.....	3,500.00	24,056.64	4,821.50	250.00	32,628.14
Burglary and theft.....	1,527.00	7,038.00	730.00	470.00	9,765.00
Automobile property damage.....	7,520.00	66,400.00	6,150.00	7,750.00	87,820.00
Total.....	16,547.00	186,734.36	51,510.00	10,770.00	265,561.36
Deduct reinsurance.....					28,925.00
Net unpaid claims (except liability claims).....					236,636.36
Net unpaid claims (except liability claims).....					\$236,636.36
Special reserve for unpaid liability losses.....					131,604.14
Total unpaid claims and expenses of settlement.....					368,240.50
Gross premiums (less reinsurance) upon all unexpired risks running 1 year or less from date of policy, \$2,026,777.30; unearned premiums, 50 per cent.....				\$1,013,388.64	
Gross premiums (less reinsurance) upon all unexpired risks running more than 1 year from date of policy, \$140,777.58; unearned premiums, pro rata .				68,574.38	
Total unearned premiums.....					1,081,963.02
Commissions, brokerage, and other charges due or to become due to agents or brokers on policies issued on or after Oct. 1, 1910.....					163,575.55
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....					15,000.00
State, county, and municipal taxes due or accrued.....					57,090.57
Advance premiums (100 per cent).....					37,315.59
Voluntary reserve for contingent liabilities.....					250,000.00
Total amount of all liabilities, except deposit capital.....					1,973,185.23
Deposit capital.....				\$250,000.00	
Surplus over all liabilities.....				396,168.93	
Surplus as regards policy holders.....					646,168.93
Total liabilities.....					2,619,354.16

VI.—BUSINESS IN DISTRICT OF COLUMBIA IN 1910.

	Gross premi- ums received on risks written or renewed during the year.	Gross losses paid.	Gross losses incurred
Accident.....	\$4,909.02	\$2,584.08	\$2,693.84
Health.....	2,103.87	1,107.45	1,154.49
Liability.....	9,952.67	4,168.50	131.60
Burglary and theft.....	501.25		
Automobile property damage.....	5,003.62	1,373.92	1,300.00
Total.....	22,470.43	9,233.95	5,279.93

**UNITED STATES BRANCH OF THE OCEAN ACCIDENT & GUARANTEE
CORPORATION (LTD.), LONDON, ENGLAND.**

[Commenced business in United States, 1895. Oscar Ising, general manager. Principal office in United States, 59 John Street, New York, N. Y.]

I.—DEPOSIT CAPITAL.

Amount of deposit capital.....	\$250,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$3,950,011.08

II.—INCOME.

Net cash received for premiums:

Accident.....	\$280,961.36	
Health.....	70,347.43	
Liability.....	1,910,284.13	
Fidelity.....	18,189.48	
Plate glass.....	40,629.29	
Steam boiler.....	66,492.33	
Burglary and theft.....	178,352.16	
Credit.....	577,565.14	
Automobile property damage.....	130,650.52	
Workmen's collective.....	39,269.33	
Total net premiums received.....		\$3,312,741.17
Gross interest on mortgage loans.....	9,000.00	
Gross interest on bonds, less \$5,287.92, accrued interest on bonds acquired during 1910.....	128,518.28	
Gross interest on deposits in trust companies and banks.....	3,409.64	
Gross interest from all other sources.....	1,352.96	
		142,280.88
Total income.....		\$3,455,022.05
Sum of both amounts.....		7,405,033.13

III.—DISBURSEMENTS.

Net amount paid policy holders for losses:

Accident.....	\$136,738.06	
Health.....	26,572.74	
Liability.....	699,890.88	
Fidelity.....	132.71	
Plate glass.....	13,914.97	
Steam boiler.....	2,525.79	
Burglary and theft.....	35,950.54	
Credit.....	180,983.57	
Automobile property damage.....	55,081.41	
Workmen's collective.....	21,881.14	
		\$1,173,671.81

Investigation and adjustment of claims:

Accident.....	17,291.74	
Health.....	3,762.70	
Liability.....	205,848.58	
Fidelity.....	454.87	
Plate glass.....	1,950.13	
Steam boiler.....	3,347.61	
Burglary and theft.....	10,491.19	
Credit.....	16,561.70	
Automobile property damage.....	8,390.87	
Workmen's collective.....	1,869.65	
		269,969.04

Commissions or brokerage, less amount received on return premiums and reinsurance:

Accident.....	102,211.50	
Health.....	23,792.54	
Liability.....	421,488.93	
Fidelity.....	4,276.55	
Plate glass.....	14,347.32	
Steam boiler.....	17,549.24	
Burglary and theft.....	51,736.99	
Credit.....	112,006.51	
Automobile property damage.....	30,654.73	
Workmen's collective.....	8,055.43	
		786,119.74

Salaries, fees, and all other compensation of officers, directors, trustees and home office employees.....

Salaries, fees, and all other compensation of officers, directors, trustees and home office employees.....	169,340.90	
Salaries, traveling and all other expenses of agents not paid by commissions..	67,477.60	
Inspections (other than medical and claim).....	45,963.76	
Rents.....	23,912.38	
State taxes on premiums.....	51,778.74	
Insurance department licenses and fees.....	3,887.33	
All other licenses, fees, and taxes.....	5,905.90	
Legal expenses.....	599.32	
Advertising.....	9,466.20	
Printing and stationery.....	19,343.47	
Postage, telegraph, telephone, and express.....	10,081.42	
Furniture and fixtures.....	20,786.82	
Surety bonds.....	53.21	
Publication subscriptions.....	317.32	
Auditors' fees.....	2,500.00	
Discount and exchange.....	823.61	
Home-office reinsurance fund.....	22,565.68	
General expenses.....	7,163.78	
Interest on investments and dividends to home office.....	169,324.45	
Agents' balances charged off.....	8,594.15	
		2,869,646.63

Total disbursements.....

Balance.....

2,869,646.63

4,535,386.50

IV.—LEDGER ASSETS.

Mortgage loans on real estate.....		\$150,000.00	
Book value of bonds.....		3,824,299.64	
Deposits in trust companies and banks not on interest.....	\$14,418.59		
Deposits in trust companies and banks on interest.....	105,917.99		
			120,336.58
Premiums in course of collection:	On policies or renew-als issued on or after Oct. 1, 1910.	On policies or renew-als issued prior to Oct. 1, 1910.	
Accident.....	\$37,253.84	\$1,489.56	
Health.....	13,714.66	383.81	
Liability.....	274,499.03	34,092.73	
Fidelity.....	867.15	269.82	
Plate glass.....	7,464.54	222.18	
Steam boiler.....	12,057.89	354.65	
Burglary and theft.....	25,576.79	635.92	
Automobile property damage.....	17,035.66	508.90	
Workmen's collective.....	3,111.06	158.85	
	391,580.62	38,116.42	
Total premiums in course of collection.....			429,697.04
Bills receivable.....			3,278.24
Premium notes.....			7,775.00
Total ledger assets, as per balance.....			\$4,535,386.50

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,500.00	
Interest due and accrued on bonds.....	44,976.20	
		46,476.20
Gross assets.....		4,581,862.70

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$3,278.24	
Premiums in course of collection, written prior to Oct. 1, 1910.....	38,116.42	
Book value of ledger assets over market value—bonds.....	125,134.64	
		166,529.30
Total admitted assets.....		4,415,333.40

V.—LIABILITIES.

	Adjusted.	Reported or in process of adjustment.	Resisted.	Estimated expenses of investigation and adjustment of unpaid claims.	Total.
Losses and claims:					
Accident.....		\$48,215.00	\$7,450.00	\$7,000.00	\$62,665.00
Health.....		4,225.00			4,225.00
Fidelity.....		820.00			820.00
Plate glass.....		1,660.00		100.00	1,760.00
Steam boiler.....		2,770.00		100.00	2,870.00
Burglary and theft.....		22,164.00	600.00	2,500.00	25,264.00
Credit (on policies expiring prior to October, 1910).....	\$10,395.00	2,800.00			13,195.00
Automobile property damage.....		6,545.00	425.00	2,500.00	19,470.00
Workmen's collective.....		3,634.00		200.00	3,834.00
Total.....	10,395.00	102,833.00	8,475.00	12,400.00	134,103.00
Deduct reinsurance.....					12,804.00
Net unpaid claims (except liability claims).....					121,299.00
Net unpaid claims (except liability claims).....					\$121,299.00
Special reserve for unpaid liability losses.....					932,301.09
Special reserve for credit losses on policies expiring in October, November, and December, 1910, being 50 per cent of \$191,977.92 gross premiums received on said policies, less \$26,024.16 paid during said months on losses under said policies.....					69,964.80
Additional reserve for credit losses expiring Dec. 31, 1910.....					55,000.00
Special reserve for accrued losses on credit policies in force Dec. 31, 1910, being 50 per cent of \$254,873.62 earned premiums on said policies.....					127,436.81
Total unpaid claims and expenses of settlement.....					1,306,001.70

Gross premiums (less reinsurance) upon all unexpired risks running 1 year or less from date of policy, \$2,066,647.51; unearned premiums, 46 and 50 per cent.....	\$1,016,285.38	
Gross premiums (less reinsurance) upon all unexpired risks running more than 1 year from date of policy, \$534,609.86; unearned premiums, pro rata...	309,986.46	
Total unearned premiums.....		1,326,271.84
Commissions, brokerage, and other charges due or to become due to agents or brokers on policies issued on or after Oct. 1, 1910.....		97,104.16
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		4,000.00
State, county, and municipal taxes due or accrued.....		53,000.00
Advance premiums (100 per cent).....		3,210.00
Additional voluntary reserve for contingencies.....		250,000.00
Special voluntary contingent fund.....		100,000.00
Total amount of all liabilities, except deposit capital.....		3,139,587.70
Deposit capital.....	\$250,000.00	
Surplus over all liabilities.....	1,025,745.70	
Surplus as regards policy holders.....		1,275,745.70
Total liabilities.....		4,415,333.40

VI.—BUSINESS IN DISTRICT OF COLUMBIA IN 1910.

	Gross premiums received on risks written or renewed during the year.	Gross losses paid.	Gross losses incurred.
Accident.....	\$236.25	\$10.00	\$10.00
Liability.....	2,461.61	732.04	512.04
Plate glass.....	11.64		
Steam boiler.....	104.00		
Burglary and theft.....	162.50		
Automobile property damage.....	129.62	36.35	286.35
Total.....	3,105.62	778.39	808.39

COMPARATIVE TABLES.

DISTRICT OF COLUMBIA FIRE INSURANCE
COMPANIES, DECEMBER 31, 1910.

TABLE A.—Assets—Showing the nature of the assets on Dec. 31, 1910, of all fire insurance companies of the District of Columbia authorized to transact business in said District.

Name.	Date of incorporation.	Market value of real estate.	Loans on mortgages.	Loans on stocks and other collateral.	Market value of bonds and stocks.	Cash in office and banks.	Agents' balances.	All other assets.	Total gross assets.	Assets not admitted.	Total admitted assets.
STOCK COMPANIES.											
Arlington.....	1872	\$95,872.91	\$177,339.00	.....	.....	\$1,446.12	\$1,249.66	\$2,672.21	\$278,579.90	\$396.32	\$278,183.58
Commercial.....	1890	25,000.00	125,925.00	.....	.....	9,281.62	5,572.32	1,885.61	167,664.55	139.19	167,525.36
Corcoran.....	1873	67,091.54	178,201.49	.....	.....	5,952.69	839.35	2,514.43	254,599.50	287.75	254,311.75
Firemen's.....	1837	75,000.00	214,385.00	.....	\$5,423.75	12,552.76	.....	4,022.55	311,384.06	.....	311,384.06
Franklin.....	1818	78,830.00	295,750.00	.....	118,440.00	67,549.17	102,844.07	4,009.19	667,422.43	586.04	666,836.39
German-American.....	1873	40,800.00	304,425.00	.....	.....	4,213.21	.....	3,971.11	353,409.32	500.00	352,909.32
National Union.....	1865	174,841.57	96,636.00	\$3,500.00	1,961.21	1,888.86	1,294.61	2,189.38	282,311.63	1,549.53	280,762.10
Potomac.....	1831	26,075.00	271,930.00	.....	31,300.00	4,559.08	35,610.17	3,094.36	372,568.61	.....	372,568.61
Total.....	.....	583,511.02	1,664,591.49	3,500.00	157,124.96	107,443.51	147,410.18	24,358.84	2,687,940.00	3,458.83	2,684,481.17
MUTUAL COMPANIES.											
Mutual.....	1855	63,126.06	253,773.00	.....	5,725.00	10,955.77	.....	3,796.97	337,376.80	.....	337,376.80
Mutual Investment.....	1896	.....	3,700.00	.....	.....	579.45	.....	68.07	4,347.52	.....	4,347.52
Mutual Protection.....	1876	.....	29,200.00	.....	.....	420.98	.....	414.36	30,035.34	.....	30,035.34
Total.....	.....	63,126.06	286,673.00	.....	5,725.00	11,956.20	.....	4,279.40	371,759.66	.....	371,759.66

TABLE B.—Liabilities—Showing the nature of the liabilities on Dec. 31, 1910, of all fire insurance companies of the District of Columbia authorized to transact business in said District.

Name.	Losses unpaid.			Deduct reinsurance.	Net unpaid losses.	Unearned premiums, fire.	All other claims.	Total liabilities except capital.	Capital stock.	Net surplus over capital.	Surplus as regards policyholders.
	Adjusted.	Unadjusted.	Resisted.								
STOCK COMPANIES.											
Arlington.....	\$142.52	.....	.....	.....	\$142.52	\$14,155.35	.....	\$14,297.87	\$100,000.00	\$163,885.71	\$263,885.71
Commercial.....	.92	\$3,347.32	.....	.....	3,348.24	28,751.57	\$39.78	32,139.59	100,000.00	35,385.77	135,385.77
Corcoran.....	.....	1,851.90	.....	\$556.15	1,295.75	19,125.91	277.38	20,699.04	100,000.00	133,612.71	233,612.71
Firemen's.....	.....	.....	.....	.....	.....	36,172.13	5,008.34	41,180.47	200,000.00	70,203.59	270,203.59
Franklin.....	3,547.17	39,832.16	.....	8,931.93	34,447.40	270,402.88	3,000.00	307,850.28	250,000.00	108,986.11	358,986.11
German-American.....	.....	45.00	.....	.....	45.00	20,259.18	.....	20,304.18	100,000.00	232,605.14	332,605.14
National Union.....	.....	3,204.84	.....	1,681.32	1,523.52	21,848.46	1,157.38	24,529.36	100,000.00	156,232.74	256,232.74
Potomac.....	.....	26,480.35	\$75.00	12,490.62	14,064.73	46,822.66	39,624.35	100,511.74	200,000.00	72,056.87	272,056.87
Total.....	3,690.61	74,761.57	75.00	23,660.02	54,867.16	457,538.14	49,107.23	561,512.53	1,150,000.00	972,968.64	2,122,968.64
MUTUAL COMPANIES.											
Mutual.....	39.00	1,627.25	.....	.....	1,666.25	11,256.45	.....	12,922.70	.....	.....	324,454.10
Mutual Investment.....	.....	.....	.....	.....	.....	213.31	.....	213.31	.....	.....	4,334.21
Mutual Protection.....	.....	.....	.....	.....	.....	1,798.55	413.47	2,212.02	.....	.....	27,823.32
Total.....	39.00	1,627.25	.....	.....	1,666.25	13,268.31	413.47	15,348.03	.....	.....	356,411.63

TABLE C.—Income of fire insurance companies of the District of Columbia during 1910.

Name.	Fire premiums.	Interest on mortgage loans.	Interest on collateral loans.	Interest on bonds and dividends on stock.	Interest from all other sources.	Rent.	All other receipts.	Total income.
STOCK COMPANIES.								
Arlington.....	\$10,451.88	\$9,405.86	.....	.....	\$1.20	\$6,791.18	.....	\$26,650.12
Commercial.....	40,402.63	6,138.88	.....	.....	.35	1,660.00	\$17.22	48,219.08
Corcoran.....	12,770.43	8,955.84	.....	.....	30.24	5,729.92	5.00	27,491.43
Firemen's.....	28,336.85	10,860.61	\$178.07	\$234.30	.....	3,691.00	.....	43,300.83
Franklin.....	379,239.20	13,007.02	.....	2,187.93	82.50	4,134.54	34,596.80	433,247.99
German-American.....	16,354.83	15,687.53	.....	.....	174.09	1,980.00	72.00	34,268.45
National Union.....	18,257.19	4,951.78	175.00	.....	.....	12,415.54	88.41	35,947.92
Potomac.....	151,679.57	13,299.80	.....	1,340.00	25.42	740.00	15,678.88	182,763.67
Total.....	657,492.58	82,307.32	353.07	3,762.23	313.80	37,202.18	50,458.31	831,889.49
MUTUAL COMPANIES.								
Mutual.....	26,228.61	12,768.77	.....	250.00	.....	5,097.00	6,355.47	50,699.85
Mutual Investment.....	453.43	177.00	.....	6.07	4.90	.....	30.00	671.40
Mutual Protection.....	3,217.66	1,390.00	.....	.....	.....	.....	.....	4,607.66
Total.....	29,899.70	14,335.77	.....	256.07	4.90	5,097.00	6,385.47	55,978.91

TABLE D.—Expenditures of fire insurance companies of the District of Columbia during 1910.

Name.	Fire losses.	Dividends.	Commis- sions.	Salaries of officers and clerks.	Rent.	Repairs, expenses, and taxes on real estate.	All other taxes, licenses, and insur- ance de- partment fees.	All other expenses.	Total ex- penditures.
STOCK COMPANIES.									
Arlington.....	\$4,100.94	\$16,000.00	\$1,200.90	\$4,487.50	\$1,200.00	\$3,262.38	\$339.92	\$338.02	\$30,929.66
Commercial.....	4,818.82	6,000.00	12,452.71	4,774.01	1,200.00	312.97	275.56	1,361.16	31,195.23
Corcoran.....	2,182.80	10,000.00	2,530.79	5,520.00	900.00	770.56	400.85	998.80	23,303.80
Firemen's.....	2,705.96	12,000.00	7,168.98	6,530.12	900.00	1,772.00	653.05	1,267.84	32,997.95
Franklin.....	36,145.49	16,712.50	130,290.02	4,632.00	900.00	1,240.62	2,019.89	10,485.25	202,425.77
German-American.....	2,404.56	20,000.00	983.17	6,227.00	600.00	347.65	462.77	845.04	31,870.19
National Union.....	1,221.37	7,000.00	5,465.15	4,910.00	2,000.00	6,614.71	377.15	759.14	28,347.52
Potomac.....	91,315.15	6,000.00	42,091.71	244.00	1,206.00	319.82	1,837.60	9,000.16	152,014.44
Total.....	144,895.09	93,712.50	202,183.43	37,324.63	8,906.00	14,640.71	6,366.79	25,055.41	533,084.56
MUTUAL COMPANIES.									
Mutual.....	6,913.39	.....	.....	9,293.50	1,800.00	1,560.56	119.27	29,987.36	49,674.08
Mutual Investment.....	45.00	.....	.....	150.00	60.00	.....	10.00	173.53	438.53
Mutual Protection.....	1,662.98	1,094.60	1.50	2,200.00	360.00	.....	10.00	33.25	5,362.33
Total.....	8,621.37	1,094.60	1.50	11,643.50	2,220.00	1,560.56	139.27	30,194.14	55,474.94

TABLE E.—Total risks in force, risks written, and premiums thereon, and the aggregate risks and premiums by District of Columbia joint-stock fire and marine and mutual insurance companies authorized to transact business in said District Dec. 31, 1910.

Name.	Fire risks in force Dec. 31, 1909.	Premiums.	Fire risks written during the year.	Premiums.	Total fire risks.	Total premiums.
STOCK COMPANIES.						
Arlington.....	\$5,477,473.00	\$36,996.04	\$2,666,553.00	\$13,673.87	\$8,144,026.00	\$50,669.91
Commercial.....	4,753,207.00	35,095.48	5,428,131.00	48,850.68	10,181,338.00	83,946.16
Corcoran.....	7,775,754.29	46,269.81	3,406,852.43	16,135.47	11,182,606.72	62,405.28
Firemen's.....	14,437,071.00	74,908.19	8,263,160.00	33,908.63	22,700,231.00	108,816.82
Franklin.....	4,088,621.00	25,048.78	70,710,886.00	608,162.20	74,799,507.00	633,210.98
German American.....	7,037,496.00	39,461.46	3,937,280.00	17,869.60	10,974,776.00	57,331.06
National Union.....	11,157,998.00	53,129.59	5,774,568.00	25,119.02	16,932,566.00	78,248.61
Potomac.....	26,246,031.00	185,112.41	51,547,075.00	333,135.66	77,793,106.00	518,248.07
Total.....	80,973,651.29	496,021.76	151,734,505.43	1,096,855.13	232,708,156.72	1,592,876.89
MUTUAL COMPANIES.						
Mutual.....	13,553,099.00	23,131.63	16,510,135.00	26,625.46	30,063,234.00	49,757.09
Mutual Investment.....	180,571.00	508.55	188,552.00	453.43	369,123.00	961.98
Mutual Protection.....	1,468,280.00	3,829.27	1,501,480.00	3,257.76	2,969,760.00	7,087.03
Total.....	15,201,950.00	27,469.45	18,200,167.00	30,336.65	33,402,117.00	57,806.10

TABLE E.—Total risks in force, risks written, and premiums thereon, and the aggregate risks and premiums by District of Columbia joint-stock fire and marine and mutual insurance companies authorized to transact business in said District Dec. 31, 1910—Continued.

Name.	Deduct ex- pirations and cancellations.	Premiums.	In force end of year.	Premiums.	Deduct amount re- insured, fire.	Premiums.	Net amount in force, fire.	Premiums.
STOCK COMPANIES.								
Arlington.....	\$2,749,162.00	\$17,412.04	\$5,394,864.00	\$33,257.87	\$584,261.00	\$5,127.60	\$4,810,603.00	\$28,130.27
Commercial.....	3,112,296.00	23,371.03	7,069,042.00	60,575.13	496,411.00	4,940.21	6,572,631.00	55,634.92
Corcoran.....	3,098,465.37	17,725.28	8,084,141.35	44,680.00	748,653.06	6,492.87	7,335,488.29	38,187.13
Firemen's.....	8,029,569.00	35,866.17	14,670,662.00	72,950.65	667,438.00	4,275.03	14,003,224.00	68,675.62
Franklin.....	12,443,957.00	70,790.29	62,355,550.00	704,001.27	20,604,390.00	203,378.75	41,751,160.00	500,622.52
German-American.....	3,597,925.00	17,119.68	7,376,851.00	40,211.38	113,154.00	1,015.07	7,263,697.00	39,196.31
National Union.....	5,552,696.00	25,043.95	11,379,870.00	53,204.66	1,601,844.00	11,256.11	9,778,026.00	41,948.55
Potomac.....	42,311,872.00	320,301.43	35,481,234.00	197,946.64	19,122,390.00	115,277.68	16,358,844.00	82,668.96
Total.....	80,895,942.37	386,049.29	151,812,214.35	1,206,827.60	43,938,541.06	351,763.32	107,873,673.29	855,064.28
MUTUAL COMPANIES.								
Mutual.....	16,867,090.00	27,294.97	13,196,144.00	22,462.12	.....	.....	13,196,144.00	22,462.12
Mutual Investment.....	193,263.00	538.96	175,860.00	423.02	.....	.....	175,860.00	423.02
Mutual Protection.....	1,557,280.00	3,438.41	1,412,480.00	3,648.62	.....	.....	1,412,480.00	3,648.62
Total.....	18,617,633.00	31,272.34	14,784,484.00	26,533.76	.....	.....	14,784,484.00	26,533.76

TABLE F.—Business transacted by fire insurance companies of the District of Columbia in said District during 1910.

Name.	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Expenses.	Taxes.
STOCK COMPANIES.						
Arlington.....	\$2,151,598.00	\$10,451.88	\$4,100.94	\$4,243.46	\$7,540.92	\$156.78
Commercial.....	1,782,274.00	9,849.98	841.34	841.34	8,507.28	147.75
Corcoran.....	2,837,686.77	12,770.43	2,182.80	3,457.67	10,303.17	191.56
Firemen's.....	7,160,622.00	28,336.85	2,705.96	2,705.96	8,666.41	425.05
Franklin.....	1,152,235.00	4,544.89	365.26	445.46	.....	68.17
German-American.....	3,558,181.00	16,355.00	2,404.00	2,389.00	9,103.02	245.33
National Union.....	4,178,321.00	18,257.19	1,221.37	2,697.37	11,518.69	273.85
Potomac.....	7,284,425.00	19,695.15	3,954.48	4,170.98	7,129.64	295.43
Total.....	30,106,342.77	120,261.38	17,776.15	20,951.24	62,769.13	1,803.92
MUTUAL COMPANIES.						
Mutual.....	16,510,135.00	26,228.61	6,913.39	7,541.89	.....	.....
Mutual investment.....	188,552.00	453.43	45.00	45.00	.....	.....
Mutual Protection.....	1,412,480.00	3,257.76	1,662.98	1,662.98	.....	.....
Total.....	18,111,167.00	29,939.80	8,621.37	9,249.87	.....	.....

ABSTRACTS.

COMPILED FROM ANNUAL STATEMENTS OF DISTRICT OF COLUMBIA FIRE
INSURANCE COMPANIES, SHOWING THEIR FINANCIAL
CONDITION ON DECEMBER 31, 1910.

ARLINGTON FIRE INSURANCE CO. OF THE DISTRICT OF COLUMBIA.

[Incorporated, 1872; commenced business, 1872. James M. Johnston, president; Edward McC. Jones, secretary. Home office, 1505 Pennsylvania Avenue NW., Washington, D. C.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$100,000.00	
Amount of ledger assets (as per balance) Dec. 31 of previous year.....		\$280,187.23

II.—INCOME.

Gross premiums, fire.....	\$13,673.87	
Deduct gross amount paid for reinsurance, fire, \$2,140.46; return premiums, fire, \$1,081.53.....	3,221.99	
Total premiums (other than perpetual).....		10,451.88
Gross interest on mortgage loans.....	9,405.86	
Gross interest on Springman note for premium.....	1.20	
Gross rents from company's property, including \$1,200 for company's occupancy of its own buildings.....	6,791.18	
Total gross interest and rents.....		16,198.24
Total income.....		26,650.12
Sum of both amounts.....		306,837.35

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses, fire.....	\$4,571.64	
Deduct amount received for salvage, fire, \$272.44; reinsurance, fire, \$198.26.....	470.70	
Net amount paid policy holders for losses.....		4,100.94
Expenses of adjustment and settlement of losses.....		10.48
Commissions or brokerage.....		1,200.90
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....		4,487.50
Rents.....		1,200.00
Advertising, printing, and stationery.....		108.30
Postage, telegrams, telephone, and express.....		146.07
Repairs and expenses (other than taxes) on real estate.....		1,770.00
Taxes on real estate.....		1,485.38
State taxes on premiums.....		182.45
Insurance department licenses and fees.....		60.00
All other licenses, fees, and taxes, corporation tax.....		97.47
Other disbursements:		
Subscriptions to periodicals.....	\$29.00	
Miscellaneous expenses.....	18.75	
		47.75
Interest on borrowed money.....		25.42
Paid stockholders for interest or dividends (amount declared during the year).....		16,000.00
Total disbursements.....		30,929.66
Balance.....		275,907.69

IV.—LEDGER ASSETS.

Book value of real estate.....	\$95,872.91	
Mortgage loans on real estate, first liens.....	177,339.00	
Cash in company's office.....	296.77	
Deposits in trust companies and banks not on interest.....	1,149.35	
Agents' balances, representing business written subsequent to Oct. 1, 1910...	853.34	
Agents' balances, representing business written prior to Oct. 1, 1910.....	396.32	
Total ledger assets.....		275,907.69

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	2,438.21	
Rents due and accrued on company's property or lease.....	234.00	
		2,672.21
Gross assets.....		278,579.90

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	396.32	
Total admitted assets.....		278,183.58

V.—LIABILITIES.

Gross losses adjusted and unpaid (not yet due).....		\$142.52
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$4,835.84; unearned premiums (50 per cent).....	\$2,417.92	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$23,294.43; unearned premiums (pro rata).....	11,737.43	
Total unearned premiums as computed above.....		14,155.35
Total amount of all liabilities except capital.....		14,297.87
Capital actually paid up in cash.....	100,000.00	
Surplus over all liabilities.....	163,885.71	
Surplus as regards policy holders.....		263,885.71
Total liabilities.....		278,183.58

VI.—RISKS AND PREMIUMS.

	Fire risk.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$5,477,473.00	\$36,996.04
Written or renewed during the year.....	2,666,553.00	13,673.87
Total.....	8,144,026.00	50,669.91
Deduct those expired and marked off as terminated.....	2,749,162.00	17,412.04
In force at the end of the year.....	5,394,864.00	33,257.87
Deduct amount reinsured.....	584,261.00	5,127.60
Net amount in force Dec. 31, 1910.....	4,810,603.00	28,130.27

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$990,495.00	\$4,835.84	One-half.....	\$2,417.92
2 years.....1909..	6,000.00	3.24	One-fourth.....	.81
3 years.....1908..	635,810.00	3,891.49	One-sixth.....	648.58
.....1909..	800,022.00	3,618.22	One-half.....	1,809.11
.....1910..	917,300.00	4,097.66	Five-sixths.....	3,414.71
4 years.....1910..	2,500.00	3.73	Seven-eighths.....	3.26
5 years.....1906..	309,345.00	2,888.48	One-tenth.....	288.85
.....1907..	150,600.00	1,370.78	Three-tenths.....	411.23
.....1908..	267,562.00	2,414.99	One-half.....	1,207.49
.....1909..	367,792.00	2,733.09	Seven-tenths.....	1,913.16
.....1910..	359,177.00	2,239.15	Nine-tenths.....	2,015.23
Over 5 years.....	4,000.00	33.60	Pro rata.....	25.00
Total.....	4,810,603.00	28,130.27	.....	14,155.35

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA IN 1910.

Gross risks written.....	Fire. \$2,666,553.00
Less \$273,623 risks canceled and \$241,332 reinsurance in companies authorized in District of Columbia.....	514,955.00
Net risks written.....	2,151,598.00
Gross premium received.....	13,673.87
Less \$1,081.53 returned premiums and \$2,140.46 premiums for reinsurance in companies authorized in District of Columbia.....	3,221.99
Net premiums received.....	10,451.88
Losses paid (deducting salvage).....	4,299.20
Less losses on risks reinsured in companies authorized in District of Columbia.....	198.26
Net losses paid.....	4,100.94
Losses incurred.....	4,441.72
Less losses on risks reinsured in companies authorized in District of Columbia.....	198.26
Net losses incurred.....	4,243.46

COMMERCIAL FIRE INSURANCE CO. OF THE DISTRICT OF COLUMBIA.

[Incorporated, 1890; commenced business, 1890. W. S. Hoge, president; Paul F. Grove, secretary. Home office, 525 Eleventh Street NW., Washington, D. C.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$100,000.00	
Amount of ledger assets (as per balance) Dec. 31 of previous year.....		\$148,755.09

II.—INCOME.

Gross premiums, fire.....	\$48,850.68	
Deduct gross amount paid for reinsurance, fire, \$2,401.53; return premiums, fire, \$6,046.52.....	8,448.05	
Total premiums (other than perpetual).....		40,402.63
Gross interest on mortgage loans, 1910.....	6,138.88	
Gross interest from all other sources.....	.35	
Gross rents from company's property, including \$1,200 for company's occupancy of its own buildings.....	1,660.00	
Total gross interest and rents.....		7,799.23
From other sources—insurance placed.....		17.22
Total income.....		48,219.08
Sum of both amounts.....		196,974.17

III.—DISBURSEMENTS.

Gross amount paid policyholders for losses, fire.....	\$5,096.84	
Deduct amount received for reinsurance, fire.....	278.02	
Net amount paid policyholders for losses.....		4,818.82
Expenses of adjustment and settlement of losses.....		5.44
Commissions or brokerage.....		12,452.71
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....		4,774.01
Rents.....		1,200.00
Advertising, printing, and stationery.....		282.95
Postage, telegrams, telephone, and express.....		239.39
Legal expenses.....		35.00
Furniture and fixtures.....		381.87
Repairs and expenses (other than taxes) on real estate.....		170.09
Taxes on real estate.....		142.88
State taxes on premiums.....		159.79
Insurance department licenses and fees.....		113.00
All other licenses—corporation tax.....		2.77
Other disbursements:		
Appraising building, notary fees, etc.....	\$47.30	
Light, fuel, water, office supplies, janitor.....	272.96	
Newspapers, insurance publications, and city directory.....	17.00	
Car fare.....	17.25	
Premium on surety bonds.....	38.25	
Miscellaneous.....	23.75	
		416.51
Paid stockholders for interest or dividends (amount declared during the year).....		6,000.00
Total disbursements.....		31,195.23
Balance.....		165,778.94

IV.—LEDGER ASSETS.

Book value of real estate.....	\$25,000.00	
Mortgage loans on real estate, first liens.....	125,925.00	
Cash in company's office.....	411.84	
Deposits in trust companies and banks not on interest.....	8,869.78	
Agents' balances representing business written subsequent to Oct. 1, 1910....	5,433.13	
Agents' balances representing business written prior to Oct. 1, 1910.....	139.19	
Total ledger assets.....		165,778.94

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	1,885.61	
Gross assets.....		167,664.55

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	139.19	
Total admitted assets.....		167,525.36

V.—LIABILITIES.

Gross losses adjusted and unpaid (due).....	\$0.92	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	3,347.32	
Net amount of unpaid losses and claims.....		3,348.24

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$30,687.53; unearned premiums (50 per cent).	\$15,343.77	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$24,947.39; unearned premiums (pro rata).....	13,407.80	
Total unearned premiums as computed above.....		\$28,751.57
All other liabilities—insurance placed.....		39.78
Total amount of all liabilities except capital.....		32,139.59
Capital actually paid up in cash.....	100,000.00	
Surplus over all liabilities.....	35,385.77	
Surplus as regards policyholders.....		135,585.77
Total liabilities.....		167,525.36

VI.—RISKS AND PREMIUMS.

	Fire risk.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$4,753,207.00	\$35,095.48
Written or renewed during the year.....	5,428,131.00	48,850.68
Total.....	10,181,338.00	83,946.16
Deduct those expired and marked off as terminated.....	3,112,296.00	23,371.03
In force at end of the year.....	7,069,042.00	60,575.13
Deduct amount reinsured.....	496,411.00	4,940.21
Net amount in force Dec. 31, 1910.....	6,572,631.00	55,634.92

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$3,156,996.00	\$30,687.53	One-half.....	\$15,343.77
.....1910..	31,151.00	332.94	Three-fourths.....	249.71
3 years.....1908..	497,660.00	2,993.03	One-sixth.....	498.84
.....1909..	582,687.00	3,436.02	One-half.....	1,718.01
.....1910..	884,700.00	5,524.82	Five-sixths.....	4,604.01
.....1909..	1,000.00	10.40	Five-eighths.....	6.50
.....1910..	2,000.00	25.40	Seven-eighths.....	22.22
5 years.....1906..	292,713.00	2,694.31	One-tenth.....	269.43
.....1907..	271,942.00	2,262.75	Three-tenths.....	678.82
.....1908..	294,950.00	2,642.67	One-half.....	1,321.33
.....1909..	265,908.00	2,307.87	Seven-tenths.....	1,675.51
.....1910..	325,924.00	2,677.18	Nine-tenths.....	2,400.46
Over 6 years.....	5,000.00	40.00	Pro rata.....	13.96
Total.....	6,572,631.00	55,634.92		28,751.57

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA IN 1910.

	Fire.
Gross risks written.....	\$2,410,637.00
Less \$366,653 risks canceled, and \$260,710 reinsured in companies authorized in District of Columbia.....	627,363.00
Net risks written.....	1,783,274.00
Gross premiums received.....	14,458.57
Less \$2,207.06 returned premiums, and \$2,401.53 premiums for reinsurance in companies authorized in District of Columbia.....	4,608.59
Net premiums received.....	9,849.98
Losses paid (deducting salvage).....	1,119.36
Less losses on risks reinsured in companies authorized in District of Columbia.....	278.02
Net losses paid.....	841.34
Losses incurred.....	1,119.36
Less losses on risks reinsured in companies authorized in District of Columbia.....	278.02
Net losses incurred.....	841.34

CORCORAN FIRE INSURANCE CO. OF THE DISTRICT OF COLUMBIA.

[Incorporated, 1873; commenced business, 1873. William E. Edmondston, president; Louis R. Peak, secretary. Home office, 604 Eleventh Street NW., Washington, D. C.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$100,000.00	
Amount of ledger assets (as per balance) Dec. 31 of previous year.....		\$247,897.44

II.—INCOME.

Gross premiums, fire.....	\$16,135.47	
Deduct gross amount paid for reinsurance, fire, \$2,509.08; return premiums, fire, \$855.96.....	3,365.04	
Total premiums (other than perpetual).....		12,770.43
Gross interest on mortgage loans.....	8,955.84	
Gross interest on deposits in trust companies and banks.....	30.24	
Gross rents from company's property, including \$900 for company's occupancy of its own buildings.....	5,729.92	
Total gross interest and rents.....		14,716.00
From other sources—sale of desk.....		5.00
Total income.....		27,491.43
Sum of both amounts.....		275,388.87

III.—DISBURSEMENTS.

Gross amount paid policyholders for losses, fire.....	\$2,927.12	
Deduct amount received for reinsurance, fire.....	744.32	
Net amount paid policyholders for losses.....		2,182.80
Commissions or brokerage.....		2,530.79
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees..		5,520.00
Rents.....		900.00
Advertising, printing, and stationery.....		119.00
Postage, telegrams, telephone, and express.....		226.15
Repairs and expenses (other than taxes) on real estate.....		98.29
Taxes on real estate.....		672.27
State taxes on premiums.....		234.71
Insurance department licenses and fees.....		60.00
All other licenses, fees, and taxes—internal revenue.....		106.14
Other disbursements:		
Electric lights.....	\$31.70	
Fuel.....	181.25	
Examining books.....	20.00	
Interest on notes purchased.....	31.44	
6,000 insurance policies.....	150.00	
Sundries.....	191.99	
		606.38
Paid stockholders for interest or dividends (amount declared during the year).....		10,000.00
Agents' balances charged off.....		47.27
Total disbursements.....		23,303.80
Balance.....		252,085.07

IV.—LEDGER ASSETS.

Book value of real estate.....	\$67,091.54	
Mortgage loans on real estate, first liens.....	178,201.49	
Cash in company's office.....	908.85	
Deposits in trust companies and banks on interest.....	5,043.84	
Agents' balances, representing business written subsequent to Oct. 1, 1910 ..	551.60	
Agents' balances, representing business written prior to Oct. 1, 1910 ..	287.75	
Total ledger assets.....		252,085.07

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	2,514.43	
Gross assets.....		254,599.50

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	287.75	
Total admitted assets.....		254,311.75

V.—LIABILITIES.

Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	\$1,851.90	
Deduct reinsurance due or accrued.....	556.15	
Net amount of unpaid losses and claims.....		1,295.75

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$4,923.19; unearned premiums (50 and 100 per cent).....	\$2,483.16	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, unearned premiums (pro rata).....	16,642.75	
Total unearned premiums as computed above.....		\$19,125.91
State, county, and municipal taxes due or accrued.....		191.56
Commissions, brokerage, and other charges due or to become due to agents and brokers.....		85.82
Total amount of all liabilities except capital.....		20,699.04
Capital actually paid up in cash.....	\$100,000.00	
Surplus over all liabilities.....	133,612.71	
Surplus as regards policy holders.....		233,612.71
Total liabilities.....		254,311.75

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$7,775,754.29	\$46,269.81
Written or renewed during the year.....	3,406,852.43	16,135.47
Total.....	11,182,606.72	62,405.28
Deduct those expired and marked off as terminated.....	3,098,465.37	17,725.28
In force at the end of the year.....	8,084,141.35	44,680.00
Deduct amount reinsured.....	748,653.06	6,492.87
Net amount in force Dec. 31, 1910.....	7,335,488.29	38,187.13

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....				
1910.....	\$1,181,896.22	\$4,880.06	One-half.....	\$2,440.03
1911.....	8,600.00	43.13	All.....	43.13
2 years.....	900.00	4.65	One-fourth.....	1.16
3 years.....				
1908.....	1,187,274.97	5,878.24	One-sixth.....	979.70
1909.....	1,371,736.71	6,489.60	One-half.....	3,244.80
1910.....	1,432,162.53	6,163.20	Five-sixths.....	5,136.00
1911.....	15,300.00	45.40	All.....	45.40
5 years.....				
1906.....	310,812.52	2,870.61	One-tenth.....	287.06
1907.....	438,145.84	3,036.96	Three-tenths.....	911.09
1908.....	430,007.68	3,056.08	One-half.....	1,528.04
1909.....	508,829.17	3,040.93	Seven-tenths.....	2,128.65
1910.....	434,222.65	2,566.23	Nine-tenths.....	2,309.61
1911.....	8,800.00	39.60	All.....	39.60
Over 5 years.....	6,800.00	72.44	Pro rata.....	31.64
Total.....	7,335,488.29	38,187.13		19,125.91

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA IN 1910.

	Fire.
Gross risks written.....	\$3,406,852.43
Less \$280,308.32 risks canceled and \$288,857.34 reinsured in companies authorized in District of Columbia.....	569,165.66
Net risks written.....	2,837,686.77
Gross premiums received.....	16,135.47
Less \$855.96 returned premiums and \$2,509.08 premiums for reinsurance in companies authorized in District of Columbia.....	3,365.04
Net premiums received.....	12,770.43

	Fire.
Losses paid (deducting salvage).....	\$2,927.12
Less losses on risks reinsured in companies authorized in District of Columbia.....	744.32
Net losses paid.....	2,182.80
Losses incurred.....	4,013.82
Less losses on risks reinsured in companies authorized in District of Columbia.....	556.15
Net losses incurred.....	3,457.67

FIREMEN'S INSURANCE CO. OF THE DISTRICT OF COLUMBIA.

[Incorporated, 1837; commenced business, 1837. Allen E. Walker, president; W. M. Hoffman, secretary.
Home office, Seventh Street and Louisiana Avenue NW., Washington, D. C.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$200,000.00	
Amount of ledger assets (as per balance) Dec. 31 of previous year.....		\$297,626.08

II.—INCOME.

Gross premiums, fire.....	\$33,908.63	
Deduct gross amount paid for reinsurance, fire, \$4,275.03; return premiums, fire, \$1,296.75.....	5,571.78	
Total premiums (other than perpetual).....		28,336.85
Gross interest on mortgage loans.....	10,860.61	
Gross interest on collateral loans.....	178.07	
Gross interest on bonds and dividends on stocks, less \$15.97 accrued interest on bonds acquired during 1910.....	234.30	
Gross rents from company's property, including \$900 for company's occupancy of its own buildings.....	3,691.00	
Total gross interest and rents.....		14,963.98
Total income.....		43,300.83
Sum of both amounts.....		340,926.91

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses, fire.....	\$3,443.82	
Deduct amount received for reinsurance, fire.....	737.86	
Net amount paid policy holders for losses.....		2,705.96
Commissions or brokerage.....		7,168.98
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees .		6,530.12
Rents.....		900.00
Advertising, printing, and stationery.....		162.51
Postage, telegrams, telephone, and express.....		133.15
Furniture and fixtures.....		66.20
Maps, including corrections.....		28.50
Repairs and expenses (other than taxes) on real estate.....		1,379.60
Taxes on real estate.....		392.40
Insurance department licenses and fees.....		417.18
All other licenses, fees, and taxes—internal-revenue tax.....		175.87
Other disbursements:		
Lighting.....	106.24	
Interest on discount.....	200.00	
Miscellaneous.....	571.24	
		877.48
Paid stockholders for interest or dividends (amount declared during the year).....		12,000.00
Total disbursements.....		32,997.95
Balance.....		307,928.96

IV.—LEDGER ASSETS.

Book value of real estate.....	\$75,000.00	
Mortgage loans on real estate, first liens.....	214,385.00	
Book value of bonds.....	5,423.75	
Deposits in trust companies and banks not on interest.....	12,552.76	
Other ledger assets—taxes bought.....	567.45	
Total ledger assets.....		307,928.96

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	3,427.33	
Interest accrued on bonds.....	27.77	
		3,455.10
Total admitted assets.....		311,384.06

V.—LIABILITIES.

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$10,625.79; unearned premiums (50 per cent).	\$5,312.89	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$58,049.83; unearned premiums (pro rata).....	30,859.24	
Total unearned premiums as computed above.....		\$36,172.13
Interest due or accrued on borrowed money.....		8.34
Due and to become due for borrowed money.....		5,000.00
Total amount of all liabilities except capital.....		41,180.47
Capital actually paid up in cash.....	200,000.00	
Surplus over all liabilities.....	70,203.59	
Surplus as regards policy holders.....		270,203.59
Total liabilities.....		311,384.06

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$14,437,071.00	\$74,908.19
Written or renewed during the year.....	8,263,160.00	33,908.63
Total.....	22,700,231.00	108,816.82
Deduct those expired and marked off as terminated.....	8,029,569.00	36,866.17
In force at the end of the year.....	14,670,662.00	72,950.65
Deduct amount reinsured.....	667,438.00	4,275.03
Net amount in force Dec. 31, 1910.....	14,003,224.00	68,675.62

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less re-insurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$2,251,967.00	\$10,625.79	One-half.....	\$5,312.89
2 years.....1909..	18,400.00	48.99	One-fourth.....	12.25
.....1910..	10,050.00	52.15	Three-fourths.....	39.11
3 years.....1908..	1,900,528.00	8,528.93	One-sixth.....	1,421.49
.....1909..	2,523,204.00	10,482.26	One-half.....	5,241.13
.....1910..	3,256,571.00	12,869.57	Five-sixths.....	10,724.64
5 years.....1906..	562,760.00	4,740.46	One-tenth.....	474.05
.....1907..	695,415.00	4,311.02	Three-tenths.....	1,293.30
.....1908..	1,009,725.00	6,608.63	One-half.....	3,304.32
.....1909..	889,770.00	5,090.42	Seventh-tenths....	3,563.29
.....1910..	884,834.00	5,317.40	Nine-tenths.....	4,785.66
Total.....	14,003,224.00	68,675.62	.....	36,172.13

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA IN 1910.

	Fire.
Gross risks written.....	\$8,263,160.00
Less \$435,100 risks canceled, and \$667,438 reinsurance in companies authorized in District of Columbia.....	1,102,538.00
Net risks written.....	7,160,622.00
Gross premiums received.....	33,908.63
Less \$1,296.75 returned premiums, and \$4,275.03 premiums for reinsurance in companies authorized in District of Columbia.....	5,571.78
Net premiums received.....	28,336.85
Losses paid (deducting salvage).....	3,443.82
Less losses on risks reinsured in companies authorized in District of Columbia.....	737.86
Net losses paid.....	2,705.96
Losses incurred.....	3,443.82
Less losses on risks reinsured in companies authorized in District of Columbia.....	737.86
Net losses incurred.....	2,705.96

FRANKLIN INSURANCE CO. OF THE DISTRICT OF COLUMBIA.

[Incorporated, 1818; commenced business, 1818. John A. Kelly, president; Wm. P. Young, secretary.
Home office, 419 Tenth Street NW., Washington, D. C.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$250,000	
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$382,722.27	
Transferred from surplus to capital stock.....	75,000.00	
	<hr/>	
	307,722.27	
Increase capital stock.....	125,000.00	
	<hr/>	
Extended at.....		\$432,722.27

II.—INCOME.

Gross premiums, fire.....	\$608,162.20	
Deduct gross amount paid for return premiums, fire.....	228,923.00	
	<hr/>	
Total premiums (other than perpetual).....		379,239.20
Gross interest on mortgage loans.....	13,007.02	
Gross interest on bonds and dividends on stocks.....	2,187.93	
Gross interest from all other sources.....	82.50	
Gross rents from company's property, including \$900 for company's occupancy of its own buildings.....	4,134.54	
	<hr/>	
Total gross interest and rents.....		19,411.99
From other sources:		
Premiums on sale of capital stock.....	30,000.00	
Unclaimed dividend charged off (transferred to profit).....	62.50	
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		30,062.50
From agents' balances previously charged off.....		11.00
Gross profit on sale or maturity of ledger assets; stocks.....		29.25
Gross increase by adjustment in book value of ledger assets; real estate.....		4,494.05
	<hr/>	
Total income.....		433,247.99
	<hr/>	
Sum of both amounts.....		865,970.26

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$51.50 occurring in previous year), fire.....	\$48,948.44	
Deduct amount received for salvage, fire, \$1.98; reinsurance, fire.....	12,802.95	
	<hr/>	
Net amount paid policy holders for losses.....		36,145.49
Expenses of adjustment and settlement of losses.....		529.17
Commissions or brokerage.....		130,290.02
Salaries, fees, and all other charges of officers, directors, trustees, and home office employees.		4,632.00
Rents.....		900.00
Advertising, printing, and stationery.....		1,823.71
Postage, telegrams, telephone, and express.....		601.53
Legal expenses.....		125.00
Furniture and fixtures.....		275.00
Maps, including corrections.....		92.50
Underwriters' boards and tariff associations.....		299.53
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....		60.43
Repairs and expenses (other than taxes) on real estate.....		604.68
Taxes on real estate.....		635.94
State taxes on premiums.....		475.77
Insurance department licenses and fees.....		1,445.47
All other licenses, fees, and taxes.....		98.65
Publication of statement.....	\$57.88	
Premium on surety bonds.....	100.00	
	<hr/>	
		157.88
Paid stockholders for interest or dividends (amount declared during the year, \$12,000)....		16,712.50
Gross decrease by adjustment of ledger assets, viz:		
Bonds.....	\$108.00	
Stocks.....	6,412.50	
	<hr/>	
		6,520.50
	<hr/>	
Total disbursements.....		202,425.77
	<hr/>	
Balance.....		663,544.49

IV.—LEDGER ASSETS.

Book value of real estate.....	\$78,830.00	
Mortgage loans on real estate, first liens.....	295,750.00	
Book value of bonds, \$33,828.75, and stocks, \$84,742.50.....	118,571.25	
Cash in company's office.....	1,603.68	
Deposits in trust companies and banks not on interest.....	40,945.49	
Deposits in trust companies and banks on interest.....	25,000.00	
Agents' balances representing business written subsequent to Oct. 1, 1910....	102,258.03	
Agents' balances representing business written prior to Oct. 1, 1910.....	586.04	
	<hr/>	
Total ledger assets.....		653,544.49

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$3,309.69	
Interest due and accrued on bonds.....	699.50	
		\$4,009.19
Gross assets.....		667,553.68

DEDUCT ASSETS NOT ADMITTED.

Agents' balances representing business written prior to Oct. 1, 1910.....	586.04	
Book value of ledger assets over market value:		
Stocks.....	115.00	
Bonds.....	16.25	
		717.29
Total admitted assets.....		666,836.39

V.—LIABILITIES.

Gross losses adjusted and unpaid (not yet due).....	\$3,547.17	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	39,832.16	
	43,379.33	
Deduct reinsurance due or accrued.....	8,931.93	
Net amount of unpaid losses and claims.....		34,447.40
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$259,884.62; unearned premiums (50 per cent). ..	129,942.31	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$106,333.77; unearned premiums (pro rata).....	69,658.39	
Excess of original premiums over amount received for reinsurance, \$134,404.13; unearned premiums (pro rata).....	70,802.18	
Total unearned premiums as computed above.....		270,402.88
State, county, and municipal taxes due or accrued		3,000.00
Total amount of all liabilities except capital.....		307,850.28
Capital actually paid up in cash.....	250,000.00	
Surplus over all liabilities.....	108,986.11	
Surplus as regards policy holders.....		358,986.11
Total liabilities.....		666,836.39

VI.—RISKS AND PREMIUMS.

	Fire risk.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$4,088,621.00	\$25,048.78
Written or renewed during the year.....	70,710,886.00	608,162.20
Total.....	74,799,507.00	633,210.98
Deduct those expired and marked off as terminated	12,443,957.00	70,790.29
In force at the end of the year.....	62,355,550.00	704,001.27
Deduct amount reinsured.....	20,604,390.00	203,378.75
Net amount in force Dec. 31, 1910.....	41,751,160.00	500,622.52

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less re-insurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$28,568,252.00	\$342,037.18	One-half.....	\$171,018.59
2 years.....1909..	184,645.00	1,889.74	One-fourth.....	472.43
.....1910..	598,116.00	5,121.45	Three-fourths.....	4,291.09
3 years.....1908..	1,843,112.00	23,244.12	One-sixth.....	3,874.02
.....1909..	2,843,352.00	35,044.68	One-half.....	17,522.34
.....1910..	6,021,525.00	69,249.59	Five-sixths.....	57,707.99
4 years.....1907..	11,679.00	169.32	One-eighth.....	21.16
.....1908..	19,296.00	213.28	Three-eighths.....	79.98
.....1909..	86,663.00	958.02	Five-eighths.....	598.76
.....1910..	62,663.00	1,011.42	Seven-eighths.....	884.99
5 years.....1906..	35,079.00	487.76	One-tenth.....	49.75
.....1907..	106,128.00	3,621.53	Three-tenths.....	1,086.46
.....1908..	264,546.00	4,461.71	One-half.....	2,236.86
.....1909..	201,411.00	3,481.31	Seven-tenths.....	2,436.92
.....1910..	844,693.00	9,031.71	Nine-tenths.....	8,128.54
Total.....	44,751,160.00	500,622.52	.....	270,402.82

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA IN 1910.

Gross risks written.....	Fire. \$2,831,752.00
Less \$160,542 risks canceled and \$1,518,975 reinsurance in companies authorized in the District of Columbia.....	1,679,517.00
Net risks written.....	1,152,235.00
Gross premiums received.....	13,332.29
Less \$1,042.24 returned premiums and \$7,745.16 premiums for reinsurance in companies authorized in the District of Columbia.....	8,787.40
Net premiums received.....	4,544.89
Losses paid (deducting salvage).....	979.16
Less losses on risks reinsured in companies authorized in the District of Columbia.....	613.90
Net losses paid.....	365.26
Losses incurred.....	1,312.75
Less losses on risks reinsured in companies authorized in the District of Columbia.....	867.29
Net losses incurred.....	445.46

GERMAN AMERICAN FIRE INSURANCE CO. OF THE DISTRICT OF COLUMBIA.

[Incorporated, 1873; commenced business, 1873. Herman Gasch, president; H. H. Bergmann, secretary.
Home office, 511 Seventh Street NW., Washington, D. C.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$100,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$335,239.95

II.—INCOME.

Gross premiums, fire.....	\$17,492.05
Deduct gross amount paid for reinsurance, fire, \$481.06; return premiums, fire, \$656.16.....	1,137.22
Total premiums (other than perpetual).....	16,354.83
Gross interest on mortgage loans.....	15,687.53
Gross interest on deposits in trust companies and banks.....	66.51
Gross interest from all other sources—real estate.....	107.58
Gross rents from company's property, including \$600 for company's occupancy of its own buildings.....	1,980.00
Total gross interest and rents.....	17,841.62
From other sources—fees.....	72.00
Total income.....	34,268.45
Sum of both amounts.....	369,508.40

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$59.80 occurring in previous year), fire.....	\$2,404.56
Expenses of adjustment and settlement of losses.....	11.36
Commissions or brokerage.....	983.17
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....	6,227.00
Rents.....	600.00
Advertising, \$167.71; printing and stationery, \$71.75.....	239.46
Postage, telegrams, telephone, and express.....	156.36
Furniture and fixtures.....	112.07
Underwriters' boards and tariff associations.....	8.27
Repairs and expenses (other than taxes) on real estate.....	50.45
Taxes on real estate.....	297.20
Insurance department licenses and fees.....	65.00
All other licenses, fees, and taxes.....	397.77
Other disbursements:	
Examining committee.....	\$85.00
Bonding companies' premiums.....	30.00
Gas and electric light bills.....	85.71
Sundries.....	116.86
	317.57
Paid stockholders for interest or dividends (amount declared during the year).....	20,000.00
Total disbursements.....	31,870.19
Balance.....	337,638.21

IV.—LEDGER ASSETS.

Book value of real estate.....	29,000.00
Mortgage loans on real estate, first liens.....	304,425.00
Cash in company's office.....	229.70
Deposits in trust companies and banks on interest.....	3,983.51
Total ledger assets.....	337,638.21

NONLEDGER ASSETS.

Interest due, \$667.50, and accrued, \$2,590.31, on mortgages.....	3,257.81
Market value of real estate over book value.....	11,800.00
Other nonledger assets:	
Premiums in course of collections.....	213.30
Office furniture, fixtures, and safe.....	500.00
Gross assets.....	353,409.32

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, and safes.....	500.00
Total admitted assets.....	352,909.32

V.—LIABILITIES.

Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	45.00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$5,974.52; unearned premiums (50 per cent).....	\$2,987.26
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$33,221.79; unearned premiums (pro rata).....	17,271.92
Total unearned premiums as computed above.....	20,259.18
Total amount of all liabilities except capital.....	20,304.18
Capital actually paid up in cash.....	100,000.00
Surplus over all liabilities.....	232,605.14
Surplus as regards policy holders.....	332,605.14
Total liabilities.....	352,909.32

VI.—RISKS AND PREMIUMS.

	Fire risk.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$7,037,496.00	\$39,461.46
Written or renewed during the year.....	3,937,280.00	17,869.60
Total.....	10,974,776.00	57,331.06
Deduct those expired and marked off as terminated.....	3,597,776.00	17,119.68
In force at the end of the year.....	7,376,851.00	40,211.38
Deduct amount reinsured.....	113,154.00	1,015.07
Net amount in force Dec. 31, 1910.....	7,263,697.00	39,196.31

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$1,730,230.00	\$5,974.52	One-half.....	\$2,987.26
3 years.....1908..	1,305,261.00	7,209.03	One-sixth.....	1,201.50
.....1909..	1,411,942.00	7,817.37	One-half.....	3,908.68
.....1910..	1,706,625.00	8,931.08	Five-sixths.....	7,442.56
5 years.....1906..	214,941.00	1,846.35	One-tenth.....	184.64
.....1907..	188,458.00	1,428.70	Three-tenths.....	428.61
.....1908..	235,448.00	1,998.93	One-half.....	999.46
.....1909..	241,442.00	2,197.96	Seven-tenths.....	1,538.57
.....1910..	228,850.00	1,740.72	Nine-tenths.....	1,566.65
Over 5 years.....	500.00	51.65	Pro rata.....	1.25
Total.....	7,263,697.00	39,196.31	.....	20,259.18

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA IN 1910.

Gross risks written.....	Fire. \$3,937,280
Less \$317,174 risks canceled and \$61,925 reinsurance in companies authorized in the District of Columbia.....	379,099
Net risks written.....	3,558,181
Gross premiums received.....	17,492
Less \$656 returned premiums and \$481 premiums for reinsurance in companies authorized in the District of Columbia.....	1,137
Net premiums received.....	16,355
Losses paid (deducting salvage).....	2,404
Losses incurred.....	2,389

NATIONAL UNION INSURANCE CO. OF THE DISTRICT OF COLUMBIA.

[Incorporated, 1865; commenced business, 1865. Albert F. Fox, president; Philip F. Larner, secretary.
Home office, 918 F Street NW., Washington, D. C.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$100,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$255,893.39

II.—INCOME.

Gross premiums, fire.....	\$25,119.02
Deduct gross amount paid for reinsurance, fire, \$4,499.58; return premiums, fire, \$2,362.25.....	6,861.83
Total premiums (other than perpetual).....	18,257.19
Gross interest on mortgage loans.....	4,951.78
Gross interest on collateral loans.....	175.00
Gross rents from company's property, including \$2,000 for company's occupancy of its own buildings.....	12,475.54
Total gross interest and rents.....	17,602.32
To correct error in agents' balances in 1909.....	88.41
Total income.....	35,947.92
Sum of both amounts.....	291,841.31

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$78.85 occurring in previous year), fire.....	\$1,845.18
Deduct amount received for reinsurance, fire.....	623.81
Net amount paid policy holders for losses.....	\$1,221.37
Commissions or brokerage.....	5,465.15
Salaries, fees, and all other charges of officers, directors, trustees, and home offices employees.....	4,910.00
Rents.....	2,000.00
Advertising, \$35.02; printing and stationery, \$259.07.....	294.09
Postage, telegrams, telephone, and express.....	196.89
Maps, including corrections.....	31.50
Repairs and expenses (other than taxes) on real estate.....	5,073.67
Taxes on real estate.....	1,541.04
State taxes on premiums.....	265.60
Insurance department licenses and fees.....	60.00
Corporation tax.....	51.55

Miscellaneous.....	\$236.66
Paid stockholders for interest or dividends (amount declared during the year).....	7,000.00
Total disbursements.....	28,347.52
Balance.....	263,493.79

IV.—LEDGER ASSETS.

Book value of real estate.....	\$158,213.11
Mortgage loans on real estate, first liens.....	96,636.00
Loans secured by pledge of bonds, stocks, or other collateral.....	3,500.00
Cash in company's office.....	1,961.21
Deposits in trust companies and banks not on interest.....	1,888.86
Agents' balances representing business written subsequent to Oct. 1, 1910....	745.08
Agents' balances representing business written prior to Oct. 1, 1910.....	549.53
Total ledger assets.....	263,493.79

NONLEDGER ASSETS.

Interest accrued on mortgages.....	1,080.73
Interest accrued on collateral loans.....	42.65
Rents due on company's property or lease.....	66.00
Market value of real estate over book value.....	1,189.38
Other nonledger assets, furniture, maps, etc.....	16,628.46
Gross assets.....	1,000.00
	282,311.63

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, and maps.....	1,000.00
Agents' balances, representing business written prior to Oct. 1, 1910.....	549.53
Total admitted assets.....	1,549.53
	280,762.10

V.—LIABILITIES.

Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	\$3,204.84
Deduct reinsurance due or accrued.....	1,681.32
Net amount of unpaid losses and claims.....	1,523.52
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$5,825.65; unearned premiums (50 per cent).....	2,912.83
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$36,122.90; unearned premiums (pro rata).....	18,935.63
Total unearned premiums as computed above.....	21,848.46
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	581.95
Commissions, brokerage, and other charges due or to become due to agents and brokers....	45.57
Reinsurance premiums.....	529.86
Total amount of all liabilities except capital.....	24,529.36
Capital actually paid up in cash.....	\$100,000.00
Surplus over all liabilities.....	156,232.74
Surplus as regards policy holders.....	256,232.74
Total liabilities.....	280,762.10

VI.—RISKS AND PREMIUMS.

	Fire risk.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$11,157,998.00	\$53,129.59
Written or renewed during the year.....	5,774,568.00	25,119.02
Total.....	16,932,566.00	78,248.61
Deduct those expired and marked off as terminated.....	5,552,696.00	25,043.95
In force at the end of the year.....	11,379,870.00	53,204.66
Deduct amount reinsured.....	1,601,844.00	11,256.11
Net amount in force Dec. 31, 1910.....	9,778,026.00	41,948.55

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.		Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....	1910..	\$1,246,319.00	\$5,825.65	One-half.....	\$2,912.83
3 years.....	1908..	2,099,535.00	7,403.65	One-sixth.....	1,233.94
	1909..	2,176,100.00	6,755.06	One-half.....	3,377.53
	1910..	2,532,680.00	9,009.73	Five-sixths.....	7,508.11
5 years.....	1906..	208,126.00	2,370.37	One-tenth.....	237.04
	1907..	403,683.00	2,261.30	Three-tenths.....	678.39
	1908..	459,647.00	3,007.86	One-half.....	1,503.93
	1909..	190,464.00	1,933.72	Seven-tenths.....	1,353.60
	1910..	461,472.00	3,381.21	Nine-tenths.....	3,043.09
Total.....		9,778,026.00	41,948.55		21,848.46

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA IN 1910.

Gross risks written.....	\$5,774,568.00
Less \$877,461 risks canceled, and \$718,786 reinsurance in companies authorized in District of Columbia.....	1,596,247.00
Net risks written.....	4,178,321.00
Gross premiums received.....	25,119.02
Less \$2,362.25 returned premiums, and \$4,499.58 premiums for reinsurance in companies authorized in District of Columbia.....	6,861.83
Net premiums received.....	18,257.19
Losses paid (deducting salvage).....	1,845.18
Less losses on risks reinsured in companies authorized in District of Columbia.....	623.81
Net losses paid.....	1,221.37
Losses incurred.....	4,378.69
Less losses on risks reinsured in companies authorized in District of Columbia.....	1,681.32
Net losses incurred.....	2,697.37

POTOMAC INSURANCE CO. OF THE DISTRICT OF COLUMBIA.

[Incorporated, 1831; commenced business, 1831. John Taylor Arms, president; Alex. K. Phillips, secretary. Home office, 902 F Street NW., Washington, D. C.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$200,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$319,525.02

II.—INCOME.

Gross premiums, fire.....	\$333,135.66
Deduct gross amount paid for reinsurance, fire, \$114,006.65; return premiums, fire, \$67,449.44.....	181,456.09
Total premiums (other than perpetual).....	151,679.57
Gross interest on mortgage loans.....	13,299.80
Gross interest on bonds and dividends on stocks.....	1,340.00
Gross interest on deposits in trust companies and banks.....	22.32
Gross interest from all other sources.....	3.10
Gross rents from company's property.....	740.00
Total gross interest and rents.....	15,405.22
From other sources:	
Commissions, real estate loans.....	638.75
Bills payable.....	15,000.00
	15,638.75
Gross profit on sale or maturity of ledger assets—real estate.....	40.13
Total income.....	182,763.67
Sum of both amounts.....	502,288.69

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses, fire.....	\$127,167.63
Deduct amount received for salvage, fire, \$92.27; reinsurance, fire, \$35,760.21..	35,852.48
Net amount paid policy holders for losses.....	91,315.15
Expenses of adjustment and settlement of losses.....	687.13

Commissions or brokerage.....	\$42,091.71
Salaries, \$6,384.94, and expenses, \$244, of special and general agents.....	6,624.94
Rents.....	1,206.00
Advertising, \$252.02; printing and stationery, \$753.07.....	1,005.09
Postage, telegrams, telephone, and express.....	386.73
Legal expenses.....	155.43
Underwriters' boards and tariff associations.....	39.89
Repairs and expenses (other than taxes) on real estate.....	133.55
Taxes on real estate.....	186.27
State taxes on premiums.....	1,258.43
Insurance department licenses and fees.....	579.17
Miscellaneous expenses.....	344.95
Paid stockholders for interest or dividends (amount declared during the year).....	6,000.00
Total disbursements.....	152,014.44
Balance.....	350,274.25

IV.—LEDGER ASSETS.

Book value of real estate.....	\$26,075.00
Mortgage loans on real estate, first liens.....	271,930.00
Book value of stocks.....	12,000.00
Cash in company's office.....	46.64
Deposits in trust companies and banks not on interest.....	3,396.51
Deposits in trust companies and banks on interest.....	1,115.93
Agents' balances representing business written subsequent to Oct. 1, 1910.....	35,610.17
Other ledger assets: Special deposit Philadelphia underwriters.....	100.00
Total ledger assets.....	350,274.25

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	2,994.36
Market value (not including interest) of stocks over book value.....	19,300.00
Total admitted assets.....	372,568.61

V.—LIABILITIES.

Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	\$26,480.35
Gross claims for losses resisted.....	75.00
	26,555.35
Deduct reinsurance due or accrued.....	12,490.62
Net amount of unpaid losses and claims.....	14,064.73
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$30,647.08; unearned premiums (50 per cent).....	15,323.54
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, \$52,021.88; unearned premiums pro rata.....	31,489.12
Total unearned premiums as computed above.....	46,822.66
Interest due or accrued on borrowed money.....	77.50
State, county, and municipal taxes due or accrued.....	1,440.00
Reinsurance premiums.....	23,106.85
Due and to become due for borrowed money.....	15,000.00
Total amount of all liabilities except capital.....	100,511.74
Capital actually paid up in cash.....	\$200,000.00
Surplus over all liabilities.....	72,056.87
Surplus as regards policy holders.....	272,056.87
Total liabilities.....	372,568.61

VI.—RISKS AND PREMIUMS.

	Fire risk.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$26,246,031	\$185,112.41
Written or renewed during the year.....	51,547,075	333,135.66
Total.....	77,793,106	518,248.07
Deduct those expired and marked off as terminated.....	42,311,872	320,301.43
In force at the end of the year.....	35,481,234	197,946.64
Deduct amount reinsured.....	19,122,390	115,277.68
Net amount in force Dec. 31, 1910.....	16,358,844	82,668.96

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$6,263,346.00	\$30,647.08	One-half.....	\$15,323.54
2 years.....1909..	89,213.00	1,013.89	One-fourth.....	253.47
.....1910..	11,742.00	176.23	Three-fourths.....	132.18
3 years.....1908..	1,499,884.00	6,147.25	One-sixth.....	1,024.54
.....1909..	2,334,524.00	9,448.17	One-half.....	4,724.08
.....1910..	3,030,568.00	18,534.85	Five-sixths.....	15,445.71
4 years.....1907..	22,850.00	162.49	One-eighth.....	20.31
.....1908..	16,284.00	20.82	Three-eighths.....	7.81
.....1909..	42,487.00	106.20	Five-eighths.....	66.37
.....1910..	27,900.00	190.50	Seven-eighths.....	166.69
5 years.....1906..	227,553.00	2,134.28	One-tenth.....	213.43
.....1907..	442,431.00	2,655.86	Three-tenths.....	796.77
.....1908..	565,456.00	2,756.48	One-half.....	1,378.24
.....1909..	653,816.00	2,689.31	Seven-tenths.....	1,882.52
.....1910..	1,130,790.00	5,985.55	Nine-tenths.....	5,387.00
Total.....	16,358,844.00	82,668.96	.....	46,822.66

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA IN 1910.

Gross risks written.....	\$9,205,913.00
Less \$1,430,820 risks canceled, and \$490,668 reinsurance in companies authorized in District of Columbia.....	1,921,488.00
Net risks written.....	7,284,425.00
Gross premiums received.....	31,657.40
Less \$4,062.61 returned premiums, and \$7,899.64 premiums for reinsurance in companies authorized in District of Columbia.....	11,962.25
Net premiums received.....	19,695.15
Losses paid (deducting salvage).....	6,214.42
Less losses on risks reinsured in companies authorized in District of Columbia.....	2,259.94
Net losses paid.....	3,954.48
Losses incurred.....	6,594.42
Less losses on risks reinsured in companies authorized in District of Columbia.....	2,423.44
Net losses incurred.....	4,170.98

MUTUAL FIRE INSURANCE CO. OF THE DISTRICT OF COLUMBIA.

[Incorporated, 1855; commenced business, 1855. George T. Dearing, president; L. Pierce Boteler, secretary. Home office, northwest corner Thirteenth Street and New York Avenue NW., Washington, D. C.]

I.—BALANCE.

Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$331,829.06
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II.—INCOME.

Gross premiums, fire.....	\$26,625.46
Deduct gross amount paid for return premiums, fire.....	396.85
Total premiums (other than perpetual).....	26,228.61
Gross interest on mortgage loans.....	12,768.77
Gross interest on bonds.....	250.00
Gross rents from company's property, including \$1,800 for company's occupancy of its own buildings.....	5,097.00
Total gross interest and rents.....	18,115.77
From other sources:	
Fees for duplicate policies.....	7.50
Deposit to reinstate insurance.....	3.45
Deposit and lapsed policy account.....	186.19
On account cost of Barber suit.....	158.33
Loan from bank.....	6,000.00
	6,355.47
Total income.....	50,699.85
Sum of both amounts.....	382,528.91

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$919 occurring in previous year), fire.	\$6,913.39
Salaries, fees, and all other charges of officers, directors, trustees, and home office employees.	9,293.50
Rents	1,800.00
Repairs and expenses (other than taxes) on real estate	1,017.56
Taxes on real estate	543.00
Insurance department licenses and fees	10.00
All other licenses, fees, and taxes—Federal excise tax, under protest	109.27
Other disbursements:	
To policy holders, of savings, \$8,920.60; and for surrendered policies, \$14,128.86	23,049.46
Bank loans, \$6,000; interest, \$33.55	6,033.55
Telephone, \$144; safe deposit, \$20; postage, \$135; newspapers, \$48.61	347.61
Annual meeting, \$46.50; stationery, \$17.29; printing, \$217.75; typewriters and keys, \$71; incidentals, \$194.20; examinations of securities and annual report, \$10	556.74
Total disbursements	49,674.08
Balance	332,854.83

IV.—LEDGER ASSETS.

Book value of real estate	\$63,126.06
Mortgage loans on real estate, first liens	253,773.00
Book value of bonds	5,000.00
Cash in company's office	1,209.18
Deposits in trust companies and banks not on interest	9,746.59
Total ledger assets	332,854.83

NONLEDGER ASSETS.

Interest due and accrued on mortgages	\$3,776.14
Interest due and accrued on bonds	20.83
	3,796.97
Market value (not including interest) of bonds over book value	725.00
Total admitted assets	337,376.80

V.—LIABILITIES.

Gross losses adjusted and unpaid, due	\$39.00
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses	1,627.25
Net amount of unpaid losses and claims	1,666.25
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual risks, \$21,071.45; unearned premiums (50 per cent)	10,535.72
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$1,390.67; unearned premiums (pro rata)	720.73
Total unearned premiums as computed above	11,256.45
Total amount of all liabilities except capital	12,922.70
Surplus as regards policy holders	324,454.10
Total liabilities	337,376.80

VI.—RISKS AND PREMIUMS.

	Fire risk.	Gross premiums thereon.
In force Dec. 31, 1909	\$13,553,099.00	\$23,131.63
Written or renewed during the year	16,510,135.00	26,625.46
Total	30,063,234.00	49,757.09
Deduct those expired and marked off as terminated	16,867,090.00	27,294.97
Net amount in force Dec. 31, 1910	13,196,144.00	22,462.12

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$12,960,049.00	\$21,071.45	One-half.....	\$10,535.72
2 years.....1909..	5,400.00	12.40	One fourth.....	3.10
.....1910..	4,870.00	17.84	Three-fourths.....	13.38
3 years.....1908..	26,020.00	99.75	One-sixth.....	16.63
.....1909..	40,640.00	206.72	One-half.....	103.36
.....1910..	61,575.00	269.83	Five-sixths.....	224.86
4 years.....1907..	3,300.00	33.00	One-eighth.....	4.12
.....1908..	6,800.00	44.30	Three-eighths.....	16.61
.....1909..	5,000.00	40.00	Five-eighths.....	25.00
5 years.....1906..	7,000.00	85.00	One-tenth.....	8.50
.....1907..	31,125.00	172.68	Three-tenths.....	51.80
.....1908..	21,745.00	175.15	One-half.....	87.57
.....1909..	20,620.00	224.00	Seven-tenths.....	156.80
.....1910..	2,000.00	10.00	Nine-tenths.....	9.00
Total.....	13,196,144.00	22,462.12	.....	11,256.45

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA IN 1910.

Gross risks written.....	\$16,510,135.00
Gross premiums received.....	26,625.46
Less returned premiums.....	396.85
Net premiums received.....	26,228.61
Losses paid (deducting salvage).....	6,913.39
Losses incurred.....	7,541.89

MUTUAL INVESTMENT FIRE INSURANCE CO. OF THE DISTRICT OF COLUMBIA.

[Incorporated, 1896; commenced business, 1896. Bernard Leonard, president; Horace L. Beall, secretary. Home office, 732 Tenth Street NW., Washington, D. C.]

I.—BALANCE.

Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$4,046.58
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II.—INCOME.

Gross premiums, fire.....	453.43
Gross interest on mortgage loans.....	\$177.00
Gross interest on bonds.....	6.07
Gross interest on deposits in trust companies and banks.....	4.90
Total gross interest and rents.....	187.97
From other sources:	
Surveys.....	15.00
Check No. 189, favor Robert O'Neil, deceased (not cashed).....	6.00
	21.00
Gross profit on sale or maturity of ledger assets—bonds.....	9.00
Total income.....	671.40
Sum of both amounts.....	4,717.98

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses, fire.....	45.00
Expenses of adjustment and settlement of losses.....	5.00
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....	150.00
Rents.....	60.00
Advertising.....	13.45
Postage, telegrams, telephone, and express.....	1.00
Legal expenses.....	23.00
Inspections and surveys.....	15.00
Insurance department licenses and fees.....	10.00
Other disbursements:	
Notary fee.....	\$0.75
Auditor's expense.....	10.00
Refund, settlements of lapsed policies.....	105.33
	116.08
Total disbursements.....	438.53
Balance.....	4,279.45

IV.—LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$3,700.00	
Deposits in trust companies and banks on interest.....	579.45	
Total ledger assets.....		\$4,279.45

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	68.07	
Total admitted assets.....		4,347.52

V.—LIABILITIES.

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$414.02; unearned premiums (50 per cent)...	\$207.01	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$9; unearned premiums (pro rata).....	6.30	
Total unearned premiums.....		213.31
Total amount of all liabilities except capital.....		213.31
Surplus over all liabilities.....		4,134.21
Total liabilities.....		4,347.52

VI.—RISKS AND PREMIUMS.

	Fire risk.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$180,571.00	\$508.55
Written or renewed during the year.....	188,552.00	453.43
Total.....	369,123.00	961.98
Deduct those expired and marked off as terminated.....	193,263.00	538.96
Net amount in force Dec. 31, 1910.....	175,860.00	423.02

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
One year or less.....1910..	\$175,110.00	\$414.02	One-half.....	\$207.01
Five years.....1909..	750.00	9.00	Seven-tenths.....	6.30
Total.....	175,860.00	423.02		213.31

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA IN 1910.

	Fire.
Gross risks written.....	\$188,552.00
Gross premiums received.....	453.43
Losses paid (deducting salvage).....	45.00
Losses incurred.....	45.00

MUTUAL PROTECTION FIRE INSURANCE CO. OF THE DISTRICT OF COLUMBIA.

[Incorporated, 1876; commenced business, 1876. James G. Hill, president; James E. Fitch, secretary.
Home office, 1333 F Street NW., Washington, D. C.]

I.—BALANCE.

Amount of ledger assets (as per balance) Dec. 31 of previous year..... \$30,375.65

II.—INCOME.

Gross premiums, fire.....	\$3,257.76	
Deduct gross amount paid for return premiums, fire.....	40.10	
Total premiums (other than perpetual).....		3,217.66
Gross interest on mortgage loans.....		1,390.00
Total income.....		4,607.66
Sum of both amounts.....		34,983.31

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses, fire.....	1,662.98
Commissions or brokerage.....	1.50
Salaries, fees, and all other charges of officers, directors, trustees, and home-offices employees.....	2,200.00
Rents.....	360.00
Advertising, \$13; printing and stationery, \$12.25.....	25.25
Postage, telegrams, telephone, and express.....	8.00
Insurance department licenses and fees.....	10.00
Paid stockholders for interest or dividends (amount declared during the year).....	1,094.60
Total disbursements.....	5,362.33
Balance.....	29,620.98

IV.—LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$29,200.00
Cash in company's office.....	5.25
Deposits in trust companies and banks not on interest.....	415.73
Total ledger assets.....	29,620.98

NONLEDGER ASSETS.

Interest accrued on mortgages.....	414.36
[Premium, or deposit notes, held by the company, being 603 in number, liable to future assessments for payment of claims, deducting the amount already assessed or collected thereon, not carried in.....	\$118,245.80]
Total admitted assets (not including premium notes, \$118,245.80).....	30,035.34

V.—LIABILITIES.

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$3,145.27; unearned premiums (50 per cent). Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$503.35; unearned premiums (pro rata).....	\$1,572.64	
Total unearned premiums as computed above.....		1,798.55
Cash dividends remaining unpaid to policy holders.....		413.47
Total amount of all liabilities except capital.....		2,212.02
Surplus as regards policy holders.....		27,823.32
Total liabilities (not including premium notes, \$118,245.80).....		30,035.34

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$1,468,280.00	\$3,829.27
Written or renewed during the year.....	1,501,480.00	3,257.76
Total.....	2,969,760.00	7,087.03
Deduct those expired and marked off as terminated.....	1,557,280.00	3,438.41
Net amount in force Dec. 31, 1910.....	1,412,480.00	3,648.62

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.		Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....	1910..	\$1,296,830.00	\$3,145.27	One-half.....	\$1,572.64
3 years.....	1908..	22,000.00	82.50	One-sixth.....	13.75
	1909..	39,650.00	186.18	One-half.....	93.09
	1910..	19,000.00	57.75	Five-sixths.....	48.13
5 years.....	1906..	9,750.00	42.96	One-tenth.....	4.30
	1907..	5,000.00	31.00	Three-tenths.....	9.30
	1908..	18,100.00	88.32	One-half.....	44.16
	1910..	2,150.00	14.64	Nine-tenths.....	13.18
Total.....		1,412,480.00	3,648.62	.....	1,798.55

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA IN 1910.

	Fire.
New risks written.....	\$33,200.00
Renewals.....	1,379,280.00
Net risks written.....	1,412,480.00
Gross premiums received.....	3,257.76
Losses paid (deducting salvage).....	1,662.98
Losses incurred.....	1,662.98

COMPARATIVE TABLES

DOMESTIC FIRE INSURANCE COMPANIES,
DECEMBER 31, 1910.

TABLE A.—Assets showing the nature of the assets of domestic joint-stock fire and marine
Columbia,

Name and location.	Date of incorporation.	Market value of real estate.	Loans on mortgages.
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN.			
Aetna, Hartford, Conn.	1819	\$375,000.00	
Agricultural, Watertown, N. Y.	1863	35,855.00	\$721,414.11
Allemania, Pittsburgh, Pa.	1868	33,750.41	942,529.00
American & Foreign Marine, New York, N. Y.	1896		
American Central, St. Louis, Mo.	1853		29,900.00
American, Newark, N. J.	1846	468,000.00	1,615,205.25
Boston, Boston, Mass.	1873	34,000.00	619,800.00
Buffalo Commercial, Buffalo, N. Y.	1896		148,665.00
Buffalo German, Buffalo, N. Y.	1867	337,998.85	442,400.00
Camden, Camden, N. J.	1841	47,700.00	604,625.00
Citizens, St. Louis, Mo.	1837		102,700.00
City of New York, New York, N. Y.	1905		246,000.00
Columbia, Jersey City, N. J.	1901		
Commonwealth, New York, N. Y.	1886		337,500.00
Connecticut, Hartford, Conn.	1850	192,200.00	909,050.00
Continental, New York, N. Y.	1853	1,200,000.00	2,700.00
County, Philadelphia, Pa.	1832	70,965.00	181,100.00
Delaware, Philadelphia, Pa.	1835	200,000.00	102,000.00
Dixie, Greensboro, N. C.	1906	100,000.00	340,937.48
Dutchess, Poughkeepsie, N. Y.	1906	15,000.00	40,800.00
Equitable, Providence, R. I.	1859	110,000.00	130,850.00
Federal, Jersey City, N. J.	1901		30,000.00
Fidelity-Phenix, New York, N. Y.	1910	67,500.00	544,500.00
Fire Association of Philadelphia, Philadelphia, Pa.	1820	437,050.00	2,111,464.99
Fireman's Fund, San Francisco, Cal.	1863	557,000.00	695,425.00
Firemen's, Newark, N. J.	1855	800,000.00	2,485,850.00
Franklin, Philadelphia, Pa.	1829	163,000.00	40,335.00
Georgia Home, Columbus, Ga.	1859	124,900.00	144,773.50
German Alliance, New York, N. Y.	1897		54,000.00
German American, Baltimore, Md.	1880	64,105.48	315,435.00
German American, New York, N. Y.	1872	1,701,403.21	137,000.00
German, Peoria, Ill.	1876	250,000.00	224,075.00
German, Wheeling, W. Va.	1867	75,000.00	97,250.00
Germania, New York, N. Y.	1859	750,000.00	389,000.00
Girard Fire & Marine, Philadelphia, Pa.	1853	271,750.00	206,300.00
Glens Falls, Glens Falls, N. Y.	1849	37,058.43	1,775,185.00
Globe & Rutgers, New York, N. Y.	1899	72,945.00	108,700.00
Granite State, Portsmouth, N. H.	1885	45,000.00	10,100.00
Hanover, New York, N. Y.	1852	1,129,473.00	3,500.00
Hartford, Hartford, Conn.	1810	794,100.00	465,166.67
Hawkeye & Des Moines, Des Moines, Iowa.	1865	46,186.24	576,620.16
Home, New York, N. Y.	1853	1,150,000.00	48,300.00
Humboldt, Pittsburgh, Pa.	1871	88,743.81	928,400.83
Insurance Company of North America, Philadelphia, Pa.	1794	315,380.00	288,275.00
Jefferson, Philadelphia, Pa.	1855	65,000.00	5,000.00
Maryland Motor Car, Baltimore, Md.	1910		
Massachusetts Fire & Marine, Boston, Mass.	1910		
Milwaukee Mechanics', Milwaukee, Wis.	1852	55,250.00	1,358,145.00
Milwaukee, Milwaukee, Wis.	1898		342,950.00
National-Ben Franklin, Pittsburgh, Pa.	1910	104,728.99	2,260,273.10
National, Hartford, Conn.	1869	657,740.69	1,470,175.00
National Union, Pittsburgh, Pa.	1901	4,464.34	634,475.00
New Brunswick, New Brunswick, N. J.	1826	132,362.00	137,416.00
New Hampshire, Manchester, N. H.	1869	121,250.00	137,600.00
Niagara, New York, N. Y.	1850		717,000.00
Northwestern National, Milwaukee, Wis.	1869	176,050.23	1,255,000.00
Old Colony, Boston, Mass.	1906	900.00	53,000.00
Orient, Hartford, Conn.	1867	167,686.38	
Pennsylvania, Philadelphia, Pa.	1825	141,000.00	197,000.00
Phoenix, Hartford, Conn.	1854	141,013.38	50,350.00
Providence-Washington, Providence, R. I.	1799		
Queen, New York, N. Y.	1891		65,000.00
Rhode Island, Providence, R. I.	1905		
Rochester German, Rochester, N. Y.	1872	793,135.67	233,665.00
St. Paul Fire & Marine, St. Paul, Minn.	1865	301,677.97	573,800.00
Security, New Haven, Conn.	1841	200,000.00	156,200.00
Springfield Fire & Marine, Springfield, Mass.	1849	300,000.00	1,317,820.00
Spring Garden, Philadelphia, Pa.	1835	31,090.00	48,308.00

and mutual insurance companies licensed to transact business in the District of
Dec. 31, 1910.

Loans on stocks and other collateral.	Market value of bonds and stocks.	Cash in office and banks.	Agents' bal- ances.	All other assets.	Assets not admitted.	Total admit- ted assets.
	\$17,558,225.75	\$1,605,460.37	\$1,396,583.36	\$91,200.56	\$2,924.57	\$21,023,545.47
\$316,614.91	2,089,743.00	288,834.00	272,634.19	40,040.06	3,329.98	3,761,805.29
27,000.00	294,440.00	118,176.46	106,291.43	26,730.21	1,914.23	1,547,003.28
	852,166.00	38,917.37	40,160.36	7,950.83	3,129.23	936,065.33
461,900.00	4,415,043.00	254,394.59	567,872.55	28,463.95	43,849.15	5,713,724.94
	5,892,935.00	226,150.85	501,870.56	373,060.62	34,139.84	9,043,082.44
50,600.00	4,769,345.00	414,254.93	516,744.11	88,857.83	23,318.62	6,470,283.25
	428,442.25	95,889.37	47,611.26	3,786.55	463.26	723,931.17
8,000.00	1,439,110.07	213,504.21	87,261.34	10,961.12	890.86	2,538,344.73
58,500.00	1,475,128.00	47,377.82	189,035.33	26,268.36	1,560.93	2,447,073.58
	551,277.50	118,273.86	100,387.88	10,236.24	837.78	882,037.70
	1,031,550.00	35,110.62	122,656.24	7,165.83	1,440.36	1,441,042.33
	649,705.00	21,409.92	77,998.57	37,136.72	8,429.02	777,821.19
	1,775,050.00	25,778.95	101,071.01	10,968.54	2,214.77	2,248,153.73
109,000.00	5,425,002.00	409,899.49	187,862.88	263,503.05	18,070.70	7,478,446.72
	18,390,580.00	3,389,125.49	983,457.67	254,108.57	21,933.72	24,198,038.01
3,700.00	801,558.00	47,636.55	69,836.04	12,291.51	2,633.57	1,184,453.53
4,000.00	1,379,980.50	82,843.33	445,271.89	20,417.25	6,567.23	2,227,945.74
79,200.00	517,520.00	109,431.82	165,371.14	32,197.98	41,117.38	1,303,541.04
	533,704.00	14,501.70	62,317.83	2,300.93	324.57	668,299.89
3,600.00	912,430.00	48,661.46	156,800.21	8,476.11	1,781.49	1,369,036.89
	1,909,920.00	422,407.13	389,815.20	51,590.87	44,457.39	2,759,275.81
	10,498,085.00	1,517,120.03	775,138.85	490,123.42	102,168.88	13,790,298.42
127,882.00	4,930,421.75	451,235.82	607,530.97	115,729.61	13,760.10	8,767,555.04
338,000.00	4,918,115.29	435,859.08	1,025,089.23	140,938.08	39,797.25	8,070,629.43
	2,399,572.50	72,823.82	321,302.11	46,538.73	4,704.89	6,121,382.27
	2,742,805.00	95,044.00	262,907.63	39,089.67	6,487.71	3,336,693.59
45,450.00	677,422.50	22,517.95	134,593.69	27,320.02	21,947.27	1,155,030.39
	1,443,700.00	36,823.87	133,055.47	4,616.50		1,672,195.84
2,168.00	258,744.00	26,481.31	54,302.43	7,501.19	2,656.90	726,080.51
	13,374,725.00	554,897.70	1,361,191.14	73,422.35	32,527.32	17,170,112.08
4,569.15	255,450.00	29,960.44	60,564.24	6,410.95	7,645.33	823,384.45
10,270.00	446,589.00	25,646.81	31,783.86	16,467.24	8,675.11	694,331.80
	4,355,136.75	640,107.83	486,713.62	33,123.75	5,110.28	6,648,971.67
52,500.00	1,754,185.00	80,960.78	149,414.45	31,566.16	2,278.95	2,544,397.44
	2,521,958.22	681,205.69	255,860.80	40,130.25	8,500.80	5,302,897.59
	4,325,069.50	179,515.72	559,624.61	34,900.79	25,393.50	5,255,362.12
	929,603.50	75,129.53	93,278.49	5,803.45	129.33	1,158,785.74
	3,075,304.00	188,916.11	380,358.95	48,883.48	5,757.20	4,820,678.34
10,000.00	19,299,227.91	1,216,461.83	2,407,025.74	244,144.43	72,491.59	24,363,634.99
602.62	157,136.02	121,197.46	55,101.97	350,086.17	25,730.93	1,281,199.71
	24,114,901.00	2,823,450.84	1,794,489.80	393,231.35	145,459.36	30,178,913.63
29,925.00	72,526.19	64,316.75	106,921.91	23,232.01	3,562.26	1,310,504.24
	12,444,904.06	1,401,982.95	1,419,440.52	201,929.13	31,646.24	16,040,265.42
	803,080.00	83,952.44	119,365.81	12,834.01	1,030.09	1,088,202.17
	90,954.50	36,402.07	13,778.30	1,463.75	72.00	142,526.62
	866,034.92	162,719.18	52,005.92	6,289.91	100.00	1,086,949.93
10,750.00	1,582,555.41	112,195.71	245,226.56	38,173.39	1,863.86	3,400,432.21
	427,511.70	36,291.66	46,893.14	7,064.42	656.78	860,054.14
138,793.00	4,300.00	383,874.18	202,821.44	47,926.99	11,785.32	3,130,932.38
	7,403,550.04	393,990.34	804,361.86	87,917.56	25,442.15	10,792,293.34
145,000.00	1,838,524.50	208,451.15	435,167.71	55,705.08	14,642.59	3,307,145.19
	319,894.00	20,582.62	71,832.77	3,571.83	919.17	684,740.05
	4,681,323.36	245,260.28	323,193.60	44,643.46		5,553,270.70
	4,688,451.00	322,993.09	505,524.33	20,296.24	5,227.22	6,249,037.44
	3,848,937.50	235,494.77	264,927.55	27,526.53	6,047.91	5,801,888.67
	716,794.00	33,948.28	68,120.88	3,335.00	832.59	875,265.57
	2,396,742.50	252,306.59	249,498.81	36,051.96	7,592.87	3,094,693.37
173,106.98	6,185,387.00	172,169.29	599,278.63	83,687.65	34,235.99	7,517,393.56
14,200.00	8,860,577.25	737,817.20	802,832.55	143,055.10	12,188.16	10,737,657.32
	2,988,005.50	188,641.63	468,849.48	48,771.08	1,142.18	3,693,125.51
	7,776,444.56	362,569.89	754,099.39	72,698.76	4,923.74	9,025,888.86
	906,801.25	70,019.61	103,986.40	10,154.99		1,090,962.25
	1,053,297.50	300,646.43	241,062.54	21,667.85	376.39	2,643,098.60
	5,232,284.00	356,584.73	505,045.61	78,320.82	11,692.55	7,036,020.58
77,450.00	2,329,596.07	71,472.45	261,087.96	24,918.07	3,276.68	3,117,447.87
6,000.00	6,933,450.00	475,285.04	889,743.91	57,826.13	11,982.22	9,968,142.86
	2,696,710.00	177,375.39	405,986.14	31,655.97	1,884.20	3,389,241.30

TABLE A.—*Assets showing the nature of the assets of domestic joint-stock fire and marine
Columbia, Dec. 31,*

Name and location.	Date of incorporation.	Market value of real estate.	Loans on mortgages.
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN— continued.			
Standard, Hartford, Conn.....	1905		
Teutonia, Pittsburgh, Pa.....	1871	\$38,200.00	\$839,906.96
Virginia Fire & Marine, Richmond, Va.....	1832	72,990.29	42,895.29
Virginia State, Richmond, Va.....	1865	135,100.00	20,168.21
Westchester, New York, N. Y.....	1837	9,603.55	168,150.00
Williamsburgh City, New York, N. Y.....	1853	90,000.00	302,100.00
Total.....		15,900,307.92	31,584,229.55
MUTUAL COMPANIES OTHER THAN DISTRICT AND FOREIGN.			
Mutual Fire, Sandy Spring, Md.....	1848	5,000.00	

and mutual insurance companies licensed to transact business in the district of 1910—Continued.

Loans on stocks and other collateral.	Market value of bonds and stocks.	Cash in office and banks.	Agents' bal- ances.	All other assets.	Assets not admitted.	Total admjt- ted assets.
	\$961,762.18	\$32,909.34	\$39,681.34	\$19,518.47	\$9,000.00	\$1,044,871.33
	20,512.50	73,930.63	85,188.86	13,850.36	2,445.63	1,069,143.68
\$17,857.49	1,243,091.75	87,989.68	120,668.96	6,253.14	1,431.05	1,590,315.55
	255,647.00	37,530.21	49,751.20	24,268.13	18,086.78	504,377.97
	3,814,325.00	114,615.94	370,777.20	8,195.90	15,371.50	4,470,296.09
	1,685,350.00	413,290.13	315,654.47	39,038.19	981.42	2,844,451.37
2,326,639.15	270,700,332.25	24,971,006.56	28,481,014.85	4,859,583.76	1,036,990.79	377,786,123.25
	299,822.50	14,741.75	189.54	4,688.19		324,441.98

TABLE B.—*Liabilities—Showing the nature of the liabilities of domestic joint-stock fire of Columbia,*

Name and location.	Losses unpaid.			Reinsur- ance due on unpaid losses.	Net unpaid losses.
	Adjusted.	Unadjusted.	Resisted.		
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN.					
Aetna, Hartford, Conn.....	\$125,597.62	\$688,304.08	\$30,471.00	\$204,571.33	\$639,801.37
Agricultural, Watertowh, N. Y.....	40,070.90	106,346.70	19,658.25	32,299.10	133,776.75
Allemania, Pittsburgh, Pa.....	13,524.50	56,229.70	5,563.26	6,470.27	68,847.19
American & Foreign Marine, New York, N. Y.....		63,079.00	723.00	6,347.00	57,455.00
American Central, St. Louis, Mo.....	88,057.22	288,847.05	28,332.50	115,265.18	289,971.59
American, Newark, N. J.....		360,617.77	13,127.97	64,166.47	309,579.27
Boston, Boston, Mass.....	17,890.81	429,718.52	43,099.43	87,300.37	403,408.39
Buffalo Commercial, Buffalo, N. Y.....		25,851.24	2,000.00		27,851.24
Buffalo German, Buffalo, N. Y.....	3,986.00	35,338.24	5,180.00		44,504.24
Camden, Camden, N. J.....	3,835.93	128,308.99	1,500.00	20,636.19	113,008.73
Citizens, St. Louis, Mo.....	40,633.05	139,380.92	10,196.49	138,455.18	51,755.28
City of New York, New York, N. Y.....	750.00	57,135.00	5,875.00	32,232.19	31,527.81
Columbia, Jersey City, N. J.....		8,147.18			8,147.18
Commonwealth, New York, N. Y.....	4,525.27	40,474.00	6,310.26	3,933.34	47,376.19
Connecticut, Hartford, Conn.....	95,030.77	303,714.09	47,085.58	86,773.36	359,057.08
Continental, New York, N. Y.....		560,150.27	40,900.00	74,998.01	526,052.26
County, Philadelphia, Pa.....	10,581.65	22,784.00	1,605.89	2,999.34	31,972.20
Delaware, Philadelphia, Pa.....	2,121.65	211,021.35	15,250.00	43,455.00	184,938.00
Dixie, Greensboro, N. C.....	18,927.59	58,275.20	4,950.00	9,113.75	73,039.04
Dutchess, Poughkeepsie, N. Y.....	8,581.86	31,006.41	1,143.67	3,116.61	37,615.33
Equitable, Providence, R. I.....	11,845.77	71,423.37	12,532.86	6,590.49	89,211.51
Federal, Jersey City, N. J.....	9,810.09	322,740.00		21,640.00	310,910.09
Fidelity-Phenix, New York, N. Y.....		588,747.26	73,730.00	81,221.89	581,255.37
Fire Association of Philadelphia, Phila- delphia, Pa.....	88,420.21	275,925.60	38,653.55	69,901.67	333,097.69
Fireman's Fund, San Francisco, Cal.....	47,186.10	594,801.75	55,595.57	234,965.90	462,617.52
Firemen's, Newark, N. J.....	35,174.73	182,280.62	22,386.18	29,075.07	210,766.46
Franklin, Philadelphia, Pa.....	36,104.08	128,486.07	17,052.28	14,749.07	166,893.36
Georgia Home, Columbus, Ga.....	19,105.88	89,484.59	6,466.66	20,006.88	95,050.25
German Alliance, New York, N. Y.....	53,999.00	207,376.00	32,255.00	215,132.00	78,498.00
German American, Baltimore, Md.....		13,859.35	10,500.00	9,484.32	14,875.03
German American, New York, N. Y.....	106,536.00	916,442.00	84,565.00	387,150.80	720,392.20
German, Peoria, Ill.....	18,159.10	27,915.11	6,773.22	2,569.73	50,277.70
German, Wheeling, W. Va.....	6,477.15	18,750.92	3,823.14	798.16	28,253.05
Germania, New York, N. Y.....	129,634.35	127,157.98	31,183.28	52,267.40	235,708.21
Girard Fire & Marine, Philadelphia, Pa.....		73,758.00	3,300.00	10,919.00	66,139.00
Glens Falls, Glens Falls, N. Y.....	41,759.71	125,257.49	5,500.00	36,190.15	136,327.05
Globe & Rutgers, New York, N. Y.....	112,616.00	261,192.00	52,670.00	43,191.00	383,287.00
Granite State, Portsmouth, N. H.....	33,386.21	40,125.92	4,165.00	11,345.19	66,331.94
Hanover, New York, N. Y.....	59,299.68	165,899.39	26,735.97	39,884.18	212,050.86
Hartford, Hartford, Conn.....	500,751.51	974,679.74	129,238.33	149,742.99	1,454,926.59
Hawkeye & Des Moines, Des Moines, Iowa.....	6,254.08	61,344.97	6,900.00	16,850.80	57,648.25
Home, New York, N. Y.....	223,432.15	1,387,159.23	79,586.74	521,862.38	1,168,315.74
Humboldt, Pittsburgh, Pa.....	2,416.36	63,551.82	4,770.16	6,979.81	63,758.53
Insurance Co. of North America, Phila- delphia, Pa.....	106,526.11	1,000,212.57	25,396.32	32,635.00	1,099,500.00
Jefferson, Philadelphia, Pa.....	26,007.41	98,604.46		35,080.16	89,531.71
Maryland Motor Car, Baltimore, Md.....		970.30			970.30
Massachusetts Fire & Marine, Boston, Mass.....	5,457.58	3,500.00		421.88	8,535.70
Milwaukee, Milwaukee, Wis.....	4,573.92	19,174.32	6,246.87	3,799.17	26,195.94
Milwaukee Mechanics', Milwaukee, Wis.....	27,276.83	92,138.19	10,408.74	23,312.98	106,510.78
National, Hartford, Conn.....	163,615.99	716,687.29	68,137.03	302,351.10	646,089.21
National-Ben Franklin, Pittsburgh, Pa.....	38,014.22	91,910.66	11,157.60	9,002.54	132,079.94
National Union, Pittsburgh, Pa.....	24,738.17	142,475.36	34,844.67	57,176.66	144,881.54
New Brunswick, New Brunswick, N. J.....		31,645.00		4,459.24	27,185.76
New Hampshire, Manchester, N. H.....	52,858.40	211,703.40	13,577.00	59,684.44	218,454.36
Niagara, New York, N. Y.....	668.48	349,205.19	33,821.45	62,515.50	321,179.62
Northwestern National, Milwaukee, Wis.....	34,365.28	87,994.77	12,598.38	10,028.65	124,929.78
Old Colony, Boston, Mass.....	5,027.05	56,744.58	3,226.49	17,009.96	47,988.16
Orient, Hartford, Conn.....	15,433.50	95,724.91	18,917.72	31,384.97	98,691.16
Pennsylvania, Philadelphia, Pa.....	35,247.33	358,633.56	24,835.75	34,794.01	383,922.63
Phoenix, Hartford, Conn.....	167,089.60	477,958.57	40,033.72	103,021.83	582,060.06
Providence - Washington, Providence, R. I.....	54,662.44	289,777.41	14,322.87	71,734.23	287,028.49
Queen, New York, N. Y.....	109,662.28	298,018.60	54,532.00	40,903.55	421,309.33
Rhode Island, Providence, R. I.....	16,829.58	30,827.17	1,050.00	8,660.30	40,046.45
Rochester German, Rochester, N. Y.....	17,494.53	169,109.30	24,868.00	50,858.48	160,613.35
St. Paul Fire & Marine, St. Paul, Minn.....	39,766.21	337,996.91	37,970.00	61,872.18	353,860.94
Security, New Haven, Conn.....	20,912.75	196,702.04	18,942.59	57,608.14	178,949.24
Springfield Fire & Marine, Springfield, Mass.....	109,903.01	413,908.84	38,250.55	105,992.20	456,070.20
Spring Garden, Philadelphia, Pa.....	101,552.14	297,312.70	27,584.68	62,803.87	363,645.65

and marine and mutual insurance companies licensed to transact business in the District
Dec. 31, 1910.

Reclaim- able on perpetual policies.	Unearned premiums, fire.	Unearned premiums, marine and inland.	All other claims.	Total liabilities.	Capital.	Net surplus over capital.	Surplus as regards policy- holders.
\$101,115.19	\$7,063,020.55	\$260,082.83	\$590,509.41	\$8,654,529.35	\$5,000,000.00	\$7,369,016.12	\$12,369,016.12
	1,767,214.00		160,215.27	2,061,206.02	500,000.00	1,200,599.27	1,700,599.27
	720,231.15		18,399.75	807,478.09	200,000.00	539,525.19	739,525.19
	53,443.80		17,440.50	128,339.30	300,000.00	507,726.03	807,726.03
	2,393,061.95		139,351.55	2,822,385.09	2,000,000.00	891,339.85	2,891,339.85
	4,553,041.75		560,062.29	5,422,683.31	1,000,000.00	2,620,399.13	3,620,399.13
	1,375,389.16	569,708.55	140,757.24	2,489,263.34	1,000,000.00	2,981,019.91	3,981,019.91
	305,927.96		20,000.00	353,779.20	200,000.00	170,151.97	370,151.97
	631,199.81		60,000.00	735,704.05	200,000.00	1,602,640.68	1,802,640.68
25,708.30	1,143,042.28		16,344.21	1,298,103.52	500,000.00	648,970.06	1,148,970.06
	458,911.38		6,842.25	517,508.91	200,000.00	164,528.79	364,528.79
	432,318.31		53,734.93	517,581.05	500,000.00	423,461.28	923,461.28
		137,530.34	5,500.00	151,177.52	400,000.00	226,643.67	626,643.67
	601,869.88		12,000.00	661,246.07	500,000.00	1,086,907.66	1,586,907.66
	4,019,326.51		50,000.00	4,428,383.59	1,000,000.00	2,050,063.13	3,050,063.13
	7,917,551.92		690,832.64	9,134,436.82	2,000,000.00	13,063,601.19	15,063,601.19
192,075.54	324,697.98		15,437.60	564,183.32	400,000.00	220,270.21	620,270.21
127,876.65	1,288,404.78		59,881.65	1,661,101.08	400,000.00	166,844.66	566,844.66
	509,425.39		10,000.00	592,464.43	500,000.00	211,076.61	711,076.61
	285,638.03		6,915.16	330,168.52	200,000.00	138,131.37	338,131.37
	767,726.99		21,000.00	877,938.50	400,000.00	91,098.39	491,098.39
		540,226.55	313,431.84	1,164,568.48	1,000,000.00	594,707.33	1,594,707.33
	6,510,468.24		964,488.02	8,056,211.63	2,500,000.00	3,234,086.79	5,734,086.79
1,637,336.83	3,560,801.44		39,147.34	5,570,383.30	750,000.00	2,447,171.74	3,197,171.74
	2,911,027.02	479,104.26	331,500.00	4,184,248.80	1,500,000.00	2,386,380.63	3,886,380.63
	2,037,952.60		30,723.80	2,279,442.86	1,000,000.00	2,841,939.41	3,841,939.41
739,159.67	1,099,932.18		65,526.84	2,071,512.05	500,000.00	765,181.54	1,265,181.54
	623,207.70		10,180.00	728,437.95	300,000.00	126,592.44	426,592.44
	413,896.26		49,558.71	541,952.97	400,000.00	730,242.87	1,130,242.87
429.00	205,406.33		22,779.24	243,489.60	200,000.00	282,590.91	482,590.91
	6,917,452.64		489,867.25	8,127,712.09	1,500,000.00	7,542,399.99	9,042,399.99
	367,321.73		65,000.00	482,599.43	200,000.00	140,785.02	340,785.02
	226,647.16		4,882.37	259,782.58	200,000.00	234,549.22	434,549.22
	3,268,548.26		122,974.99	3,627,231.46	1,000,000.00	2,021,740.21	3,021,740.21
622,266.91	941,552.32		3,500.00	1,633,458.23	500,000.00	410,939.21	910,939.21
	2,149,983.12		221,130.96	2,507,441.13	200,000.00	2,595,456.46	2,795,456.46
	1,936,224.86		170,486.89	2,489,998.75	400,000.00	2,365,363.37	2,765,363.37
	541,227.33		26,161.49	633,720.76	200,000.00	325,064.98	525,064.98
	2,210,667.15		109,880.87	2,532,598.88	1,000,000.00	1,288,079.46	2,288,079.46
	13,522,628.22	262,112.85	200,000.00	15,439,667.66	2,000,000.00	6,923,967.33	8,923,967.33
	977,309.17		13,515.00	1,048,472.42	200,000.00	32,727.29	232,727.29
	10,958,816.00	687,057.00	2,035,111.71	14,849,300.45	3,000,000.00	12,329,613.18	15,329,613.18
	600,083.09		19,368.75	683,210.37	300,000.00	327,293.87	627,293.87
746,438.51	5,649,097.00	730,319.23	102,576.75	8,327,931.49	4,000,000.00	3,712,333.93	7,712,333.93
65,015.78	553,986.27			708,533.76	250,000.00	129,668.41	379,668.41
	18,709.10		4,220.01	23,899.41	100,000.00	18,627.21	118,627.21
	119,057.98		2,702.21	130,295.89	500,000.00	456,654.04	956,654.04
	348,395.65		56,401.93	430,993.52	200,000.00	229,060.62	429,060.62
	1,755,955.75		239,496.10	2,101,962.63	500,000.00	798,469.58	1,298,469.58
	6,075,294.78		425,000.00	7,146,383.99	1,000,000.00	2,645,909.35	3,645,909.35
	1,343,158.81		22,032.47	1,497,271.22	1,000,000.00	633,661.16	1,633,661.16
	1,804,161.82		50,000.00	1,999,043.36	900,000.00	408,101.83	1,308,101.83
	359,628.06		3,337.33	390,151.15	200,000.00	94,588.90	294,588.90
	2,004,495.08		551,990.44	2,774,939.88	1,200,000.00	1,578,330.82	2,778,330.82
	2,777,577.98		99,151.85	3,197,909.45	1,000,000.00	2,051,127.99	3,051,127.99
350,000.00	2,812,031.06		113,968.96	3,400,929.80	1,000,000.00	1,400,958.87	2,400,958.87
	310,904.40	24,374.80	9,257.32	392,524.68	400,000.00	82,740.89	482,740.89
	1,304,628.95		50,997.56	1,454,317.67	500,000.00	1,140,375.70	1,640,375.70
915,496.58	3,211,473.50		30,000.00	4,540,892.71	750,000.00	2,226,500.85	2,976,500.85
	4,325,466.01		175,000.00	5,082,526.07	2,000,000.00	3,655,131.25	5,655,131.25
	1,845,229.53	273,195.26	50,000.00	2,455,453.28	500,000.00	737,672.23	1,237,672.23
	4,005,345.23	4,610.23	205,499.16	4,636,763.95	1,000,000.00	3,389,124.91	4,389,124.91
	320,021.43		39,071.55	399,139.43	300,000.00	391,822.82	691,822.82
	1,363,071.38		32,500.00	1,556,184.73	500,000.00	586,913.87	1,086,913.87
	3,798,875.65	258,630.44	78,112.15	4,489,479.18	500,000.00	2,046,541.40	2,546,541.40
	1,556,840.71		41,867.24	1,777,657.19	700,000.00	639,790.68	1,339,790.61
	4,575,478.94		294,312.56	5,325,861.70	2,000,000.00	2,642,281.16	4,642,281.16
300,970.10	1,850,681.55		35,000.00	2,550,297.30	400,000.00	438,944.00	838,944.00

TABLE B.—*Liabilities—Showing the nature of the liabilities of domestic joint-stock fire of Columbia, Dec. 31,*

Name and location.	Losses unpaid.			Reinsur- ance due on unpaid losses.	Net unpaid losses.
	Adjusted.	Unadjusted.	Reissued.		
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN—continued.					
Standard, Hartford, Conn.....		\$9,533.55		\$136.36	\$9,397.19
Teutonia, Pittsburgh, Pa.....	\$9,704.96	54,295.04	\$3,000.00		67,000.00
Virginia Fire & Marine, Richmond, Va.	4,283.00	71,515.00	6,525.00	17,964.00	64,359.00
Virginia State, Richmond, Va.....	28,601.44	39,253.50	4,718.00	24,247.04	48,325.90
Westchester, New York, N. Y.....	63,465.17	264,664.86	9,627.76	89,996.23	247,761.56
Williamsburgh City, New York, N. Y..	16,027.01	177,417.70	12,747.67	25,779.73	180,412.65
Total.....	3,316,247.37	16,818,704.64	1,548,696.10	4,319,885.97	17,363,762.14
MUTUAL COMPANIES OTHER THAN DIS- TRICT AND FOREIGN.					
Mutual Fire, Sandy Spring, Md.....		897.75	1,200.00		2,097.75

and marine and mutual insurance companies licensed to transact business in the District
1910—Continued.

Reclaim- able on perpetual policies.	Unearned premiums, fire.	Unearned premiums, marine and inland.	All other claims.	Total liabilities.	Capital.	Net surplus over capital.	Surplus as regards policy- holders.
<i>Dollars.</i>		<i>Dollars.</i>					
.....	\$96,875.03	.....	\$2,500.00	\$108,772.22	\$500,000.00	\$436,099.11	\$936,099.11
.....	521,917.90	.....	3,000.00	591,917.90	200,000.00	277,225.78	477,225.78
.....	669,555.69	.....	29,112.53	763,027.22	250,000.00	577,288.33	827,288.33
.....	249,669.63	.....	13,825.42	311,820.95	100,932.02	91,625.00	192,557.02
.....	2,429,879.65	.....	60,000.00	2,737,641.21	300,000.00	1,432,654.88	1,732,654.88
.....	1,710,604.10	.....	35,886.45	1,926,903.20	250,000.00	667,548.17	917,548.17
5,823,889.06	158,360,665.02	4,226,952.34	10,821,260.51	196,596,529.07	59,250,932.02	121,938,662.16	181,189,574.18
.....	.....	.....	.....	2,097.75	.....	322,344.23	322,344.23

TABLE C.—*Income—Showing the nature of the income of domestic joint-stock fire and Columbia,*

Name and location.	Fire premiums.	Marine and inland premiums	Deposit premiums written.
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN.			
Aetna, Hartford, Conn.....	\$7,651,844.37	\$676,000.26	\$5,212.00
Agricultural, Watertown, N. Y.....	1,685,573.77		
Allemania, Pittsburg, Pa.....	775,725.11		
American & Foreign Marine, New York, N. Y.....		217,021.68	
American Central, St. Louis, Mo.....	2,673,372.49		
American, Newark, N. J.....	3,608,526.22		
Boston, Boston, Mass.....	1,502,849.18	1,574,216.45	
Buffalo Commercial, Buffalo, N. Y.....	364,854.00		
Buffalo German, Buffalo, N. Y.....	642,880.85		
Camden, Camden, N. J.....	1,316,466.99		245.50
Citizens, St. Louis, Mo.....	569,324.24	77.62	
City of New York, New York, N. Y.....	571,426.75		
Columbia, Jersey City, N. J.....		301,634.40	
Commonwealth, New York, N. Y.....	711,175.85		
Connecticut, Hartford, Conn.....	3,784,838.04		
Continental, New York, N. Y.....	7,308,442.92		
County, Philadelphia, Pa.....	392,452.56		2,610.61
Delaware, Philadelphia, Pa.....	1,582,120.90		3,372.15
Dixie, Greensboro, N. C.....	702,490.99		
Dutchess, Poughkeepsie, N. Y.....	379,777.21		
Equitable, Providence, R. I.....	909,603.12	23,653.88	
Federal, Jersey City, N. J.....		1,332,383.37	
Fidelity-Phenix, New York, N. Y.....	5,627,342.68		
Fire Association of Philadelphia, Philadelphia, Pa.....	4,094,334.88		27,265.29
Fireman's Fund, San Francisco, Cal.....	3,414,445.61	1,587,788.38	
Firemen's Newark, N. J.....	2,173,480.63		
Franklin, Philadelphia, Pa.....	1,340,646.62		7,158.63
Georgia Home, Columbus, Ga.....	721,486.23		
German Alliance, New York, N. Y.....	528,563.08		
German American, Baltimore, Md.....	209,107.94		
German American, New York, N. Y.....	7,150,197.66		
German, Peoria, Ill.....	400,033.54		
German, Wheeling, W. Va.....	268,285.08		
Germania, New York, N. Y.....	2,975,857.10		
Girard Fire & Marine, Philadelphia, Pa.....	925,324.66		20,931.30
Glens Falls, Glens Falls, N. Y.....	1,966,161.21		
Globe & Rutgers, New York, N. Y.....	3,064,262.39		
Granite State, Portsmouth, N. H.....	600,004.63		
Hanover, New York, N. Y.....	2,423,226.07		
Hartford, Hartford, Conn.....	15,248,478.51	541,210.36	
Hawkeye & Des Moines, Des Moines, Iowa.....	527,398.01		
Home, New York, N. Y.....	12,570,927.72	628,469.28	
Humboldt, Pittsburg, Pa.....	656,749.13		
Insurance Co. of North America, Philadelphia, Pa.....	6,255,596.09	2,735,115.74	11,073.48
Jefferson, Philadelphia, Pa.....	757,737.33	2,285.83	1,188.17
Maryland Motor Car, Baltimore, Md.....	38,393.60		
Massachusetts Fire & Marine, Boston, Mass.....	148,130.10		
Milwaukee Mechanics', Milwaukee, Wis.....	1,608,757.99		
Milwaukee, Milwaukee, Wis.....	342,536.22		
National-Ben Franklin, Pittsburg, Pa.....	1,377,092.11		
National, Hartford, Conn.....	7,138,058.68		
National Union, Pittsburg, Pa.....	1,933,032.28		
New Brunswick, New Brunswick, N. J.....	456,921.17		
New Hampshire, Manchester, N. H.....	2,213,374.29		
Niagara, New York, N. Y.....	3,151,210.91		
Northwestern National, Milwaukee, Wis.....	2,167,988.55		
Old Colony, Boston, Mass.....	451,923.71	61,911.62	
Orient, Hartford, Conn.....	1,383,566.73		
Pennsylvania, Philadelphia, Pa.....	3,447,585.92		27,717.51
Phoenix, Hartford, Conn.....	5,027,169.14		
Providence-Washington, Providence, R. I.....	2,217,360.55	787,968.22	
Queen, New York, N. Y.....	4,609,024.98	22,501.63	
Rhode Island, Providence, R. I.....	454,139.84		
Rochester German, Rochester, N. Y.....	1,584,895.35		
St. Paul Fire & Marine, St. Paul, Minn.....	3,948,646.28	1,067,386.48	
Security, New Haven, Conn.....	1,622,814.47		
Springfield Fire & Marine, Springfield, Mass.....	5,243,334.31		
Spring Garden, Philadelphia, Pa.....	2,561,036.03		3,016.39

marine and mutual insurance companies licensed to transact business in the District of Dec. 31, 1910.

Interest on mortgage loans.	Interest on collateral loans.	Interest on bonds and dividends on stock.	Interest from all other sources.	Rent.	Profit on sale or maturity of ledger assets.	All other receipts.	Total income.
		\$728,624.57	\$30,902.54	\$20,000.00	\$7,444.71	\$1,010,110.95	\$10,130,139.40
\$34,432.89	\$18,904.60	94,569.55	6,726.85	2,500.00	44,155.96	2,670.47	1,889,534.09
53,888.26	1,455.00	15,193.63	1,689.84				847,951.84
		30,383.71				225.41	247,630.80
1,794.00	22,419.55	209,921.74	2,080.19		3,439.37	37.50	2,913,064.84
76,236.91		256,304.04	4,640.90	22,898.84		151.43	3,963,758.34
30,701.97	4,854.33	202,366.95	7,659.27	212.00	598.66	5,097.49	3,328,556.30
6,557.61		15,296.76	7,073.95	343.22	300.00	18.00	394,443.54
20,958.70	374.16	54,709.41	5,863.14	30,186.69	33.33		755,006.28
33,089.47	3,001.27	63,516.81	899.41	3,340.00	55.00	2,367.40	1,422,981.85
5,750.61		23,101.29	1,681.07				599,934.83
7,375.19		38,139.30	4,148.03		2,317.00	50,000.00	673,406.27
		24,523.88	1,796.18				327,954.46
17,124.76		74,194.65	962.47		9,992.19		813,449.92
45,667.09	4,137.23	210,836.78	5,723.89	11,231.26	250.00	167.30	4,062,851.59
137.50		686,637.95	168,317.47	134,654.85	523,383.00	322,255.42	9,153,829.11
8,832.35	770.50	33,663.40	1,052.87	3,932.00	1,316.25	684.98	445,315.52
4,689.02	173.61	63,609.66	699.83	15,359.10	2,526.79	100.60	1,672,651.66
20,315.56	4,871.51	23,282.07	3,127.21	10,379.42		9,694.88	774,161.64
1,490.19		24,491.40	6.25	1,459.50	208.19	158.63	407,591.37
6,396.55	223.13	38,358.12	1,686.51	9,651.50		1,158.69	990,731.50
1,500.00		77,215.86	10,153.10			1,299.82	1,422,552.15
27,225.00		358,315.63	73,227.21	7,293.00	82,554.69	1,225,464.27	7,401,422.48
119,480.28	7,819.66	231,855.26	6,916.76	25,346.08	9,163.59	5,273.81	4,527,455.61
36,818.60	15,368.71	219,862.70	11,347.37	19,232.00	41,322.50	491.44	5,346,677.31
124,143.90		114,701.57	743.85	47,996.71		127,978.78	2,589,045.44
2,464.50		108,562.87	1,405.69	8,185.00	1,850.00	101,581.50	1,571,854.81
8,295.15	1,946.83	27,131.32	1,612.92	8,440.74	4,266.25	7,400.00	780,579.44
2,811.11		59,914.63	255.25		8,912.70		600,456.77
18,550.58	229.13	10,901.40	324.42	5,011.74		1,828.00	245,953.21
6,827.50		610,182.77	7,054.85	140,926.67	35,907.31	17,607.38	7,968,704.14
8,555.33	228.45	10,803.50	276.35	9,000.00			428,897.17
6,291.00	79.89	18,412.34	109.97	4,316.74	93.75	750.00	298,338.77
19,090.24		196,621.45	10,805.18	51,142.44		633.42	3,254,149.83
9,976.86	1,624.57	75,942.06	917.53	18,020.09	894.72	2,716.52	1,056,348.31
88,539.83		133,945.59	12,848.32	4,391.00	6,300.00	30,735.13	2,242,921.08
5,180.95		182,262.86	3,718.84	5,592.00	9,933.15		3,270,950.19
505.00		37,182.09	852.42	5,081.75	521.50	267.62	644,415.01
175.00		130,337.41	3,201.47	74,399.45	27,350.87	1,033.70	2,659,723.97
23,599.80	597.42	814,998.75	16,809.05	47,650.39	43,787.03	75,779.59	16,812,910.90
39,025.89	741.29	14,105.14	14,296.28	3,132.10	48,685.33	123.55	647,507.59
3,267.58		1,040,687.79	21,835.31	171,601.48	630,836.61	2,777.67	15,070,403.44
44,889.33	1,440.65	1,291.66	1,159.54	4,622.66	582.02	77,720.67	788,455.66
17,694.21		529,743.87	18,434.20	19,605.19	53,102.50	504,101.13	10,144,466.41
268.16		37,912.60	566.99	6,699.96	7,811.17	266.38	814,736.59
		1,161.61				25,000.00	64,555.21
		9,201.04	3,331.10			500,350.00	661,012.24
61,203.60	1,848.00	66,954.80	1,104.84	3,896.00	900.00	139,988.60	1,884,653.83
16,388.24		17,543.88	453.14		175.00	26,501.93	403,598.41
122,597.98	5,732.31	395.00	1,750.07	4,897.00	300.00	129,212.20	1,641,976.67
24,785.18		323,436.10	9,118.72	28,765.09	12,212.36	765.13	7,537,141.26
35,966.35	7,764.08	84,934.44	6,355.13		4,086.00	434.60	2,072,572.88
5,053.87		11,893.89	500.49	13,546.00			487,915.42
8,715.29		205,833.03		13,976.65	4,425.00	353.34	2,446,677.60
31,937.92		205,175.84	8,669.39			1,234.46	3,398,228.52
55,924.01		159,855.11	3,529.46	8,396.00		256.43	2,395,949.56
3,332.38		28,721.50	670.55	13.00		7.65	546,580.41
		107,395.26	4,855.25	9,000.00			1,504,817.24
10,345.48	10,399.09	260,207.20	2,751.77	8,725.00	8,114.80	403.00	3,776,249.77
2,604.86	751.56	372,492.78	14,182.59	13,189.50	5,171.57	4,988.25	5,440,550.25
		118,708.11	2,418.03		2,218.75	337.50	3,129,011.16
2,950.00		299,645.35	7,722.96		6,552.65	32.51	4,948,430.08
		36,525.21	1,291.89				491,956.94
10,343.95	409.00	55,180.66	9,250.84	75,024.51	500.00	12,239.62	1,747,843.93
31,962.16		215,915.17	8,751.33	25,706.90	865.75	10.00	5,299,244.07
5,284.80	3,950.00	85,360.03	32.95	3,790.27	998.03	245,088.50	1,967,319.05
37,565.91	300.00	301,530.65	7,286.91	15,000.00	4,239.00	2,816.11	5,612,072.89
2,937.80		112,491.07	1,533.10	453.27	21,305.64	351.98	2,703,125.28

TABLE C.—Income—Showing the nature of the income of domestic joint-stock fire and
Columbia,

Name and location.	Fire premiums.	Marine and inland premiums	Deposit premiums written.
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN.			
Aetna, Hartford, Conn.....	\$7,651,844.37	\$676,000.26	\$5,212.00
Agricultural, Watertown, N. Y.....	1,685,573.77		
Allemania, Pittsburg, Pa.....	775,725.11		
American & Foreign Marine, New York, N. Y.....		217,021.68	
American Central, St. Louis, Mo.....	2,673,372.49		
American, Newark, N. J.....	3,608,526.22		
Boston, Boston, Mass.....	1,502,849.18	1,574,216.45	
Buffalo Commercial, Buffalo, N. Y.....	364,854.00		
Buffalo German, Buffalo, N. Y.....	642,880.85		
Camden, Camden, N. J.....	1,316,466.99		245.50
Citizens, St. Louis, Mo.....	569,324.24	77.62	
City of New York, New York, N. Y.....	571,426.75		
Columbia, Jersey City, N. J.....		301,634.40	
Commonwealth, New York, N. Y.....	711,175.85		
Connecticut, Hartford, Conn.....	3,784,838.04		
Continental, New York, N. Y.....	7,308,442.92		
County, Philadelphia, Pa.....	392,452.56		2,610.61
Delaware, Philadelphia, Pa.....	1,582,120.90		3,372.15
Dixie, Greensboro, N. C.....	702,490.99		
Dutchess, Poughkeepsie, N. Y.....	379,777.21		
Equitable, Providence, R. I.....	909,603.12	23,653.88	
Federal, Jersey City, N. J.....		1,332,383.37	
Fidelity-Phenix, New York, N. Y.....	5,627,342.68		
Fire Association of Philadelphia, Philadelphia, Pa.....	4,094,334.88		27,265.29
Fireman's Fund, San Francisco, Cal.....	3,414,445.61	1,587,788.38	
Firemen's Newark, N. J.....	2,173,480.63		
Franklin, Philadelphia, Pa.....	1,340,646.62		7,158.63
Georgia Home, Columbus, Ga.....	721,486.23		
German Alliance, New York, N. Y.....	528,563.08		
German American, Baltimore, Md.....	209,107.94		
German American, New York, N. Y.....	7,150,197.66		
German, Peoria, Ill.....	400,033.54		
German, Wheeling, W. Va.....	268,285.08		
Germania, New York, N. Y.....	2,975,857.10		
Girard Fire & Marine, Philadelphia, Pa.....	925,324.66		20,931.30
Glens Falls, Glens Falls, N. Y.....	1,966,161.21		
Globe & Rutgers, New York, N. Y.....	3,064,262.39		
Granite State, Portsmouth, N. H.....	600,004.63		
Hanover, New York, N. Y.....	2,423,226.07		
Hartford, Hartford, Conn.....	15,248,478.51	541,210.36	
Hawkeye & Des Moines, Des Moines, Iowa.....	527,398.01		
Home, New York, N. Y.....	12,570,927.72	628,469.28	
Humboldt, Pittsburg, Pa.....	656,749.13		
Insurance Co. of North America, Philadelphia, Pa.....	6,255,596.09	2,735,115.74	11,073.48
Jefferson, Philadelphia, Pa.....	757,737.33	2,285.83	1,188.17
Maryland Motor Car, Baltimore, Md.....	38,393.60		
Massachusetts Fire & Marine, Boston, Mass.....	148,130.10		
Milwaukee Mechanics', Milwaukee, Wis.....	1,608,757.99		
Milwaukee, Milwaukee, Wis.....	342,536.22		
National-Ben Franklin, Pittsburg, Pa.....	1,377,092.11		
National, Hartford, Conn.....	7,138,058.68		
National Union, Pittsburg, Pa.....	1,933,032.28		
New Brunswick, New Brunswick, N. J.....	456,921.17		
New Hampshire, Manchester, N. H.....	2,213,374.29		
Niagara, New York, N. Y.....	3,151,210.91		
Northwestern National, Milwaukee, Wis.....	2,167,988.55		
Old Colony, Boston, Mass.....	451,923.71	61,911.62	
Orient, Hartford, Conn.....	1,383,566.73		
Pennsylvania, Philadelphia, Pa.....	3,447,585.92		27,717.51
Phoenix, Hartford, Conn.....	5,027,169.14		
Providence-Washington, Providence, R. I.....	2,217,360.55	787,968.22	
Queen, New York, N. Y.....	4,609,024.98	22,501.63	
Rhode Island, Providence, R. I.....	454,139.84		
Rochester German, Rochester, N. Y.....	1,584,895.35		
St. Paul Fire & Marine, St. Paul, Minn.....	3,948,646.28	1,067,386.48	
Security, New Haven, Conn.....	1,622,814.47		
Springfield Fire & Marine, Springfield, Mass.....	5,243,334.31		
Spring Garden, Philadelphia, Pa.....	2,561,036.03		3,016.39

marine and mutual insurance companies licensed to transact business in the District of Dec. 31, 1910.

Interest on mortgage loans.	Interest on collateral loans.	Interest on bonds and dividends on stock.	Interest from all other sources.	Rent.	Profit on sale or maturity of ledger assets.	All other receipts.	Total income.
		\$728,624.57	\$30,902.54	\$20,000.00	\$7,444.71	\$1,010,110.95	\$10,130,139.40
\$34,432.89	\$18,904.60	94,569.55	6,726.85	2,500.00	44,155.96	2,670.47	1,889,534.09
53,888.26	1,455.00	15,193.63	1,689.84				847,951.84
		30,383.71				225.41	247,630.80
1,794.00	22,419.55	209,921.74	2,080.19		3,439.37	37.50	2,913,064.84
76,236.91		256,304.04	4,640.90	22,898.84		151.43	3,968,758.34
30,701.97	4,854.33	202,366.95	7,659.27	212.00	598.66	5,097.49	3,328,556.30
6,557.61		15,296.76	7,073.95	343.22	300.00	18.00	394,443.54
20,958.70	374.16	54,709.41	5,863.14	30,186.69	33.33		755,006.28
33,089.47	3,001.27	63,516.81	899.41	3,340.00	55.00	2,367.40	1,422,981.85
5,750.61		23,101.29	1,681.07				599,934.83
7,375.19		38,139.30	4,148.03		2,317.00	50,000.00	673,406.27
		24,523.88	1,796.18				327,954.46
17,124.76		74,194.65	962.47		9,992.19		813,449.92
45,667.09	4,137.23	210,836.78	5,723.89	11,231.26	250.00	167.30	4,062,851.59
137.50		686,637.95	168,317.47	134,654.85	523,383.00	322,255.42	9,153,829.11
8,832.35	770.50	33,663.40	1,052.87	3,932.00	1,316.25	684.98	445,315.52
4,689.02	173.61	63,609.66	699.83	15,359.10	2,526.79	100.60	1,672,651.66
20,315.56	4,871.51	23,282.07	3,127.21	10,379.42		9,694.88	774,161.64
1,490.19		24,491.40	6.25	1,459.50	208.19	158.63	407,591.37
6,396.55	223.13	38,358.12	1,686.51	9,651.50		1,158.69	990,731.50
1,500.00		77,215.86	10,153.10			1,299.82	1,422,552.15
27,225.00		358,315.63	73,227.21	7,293.00	82,554.69	1,225,464.27	7,401,422.48
119,480.28	7,819.66	231,855.26	6,916.76	25,346.08	9,163.59	5,273.81	4,527,455.61
36,818.60	15,368.71	219,862.70	11,347.37	19,232.00	41,322.50	491.44	5,346,677.31
124,143.90		114,701.57	743.85	47,996.71		127,978.78	2,589,045.44
2,464.50		108,562.87	1,405.69	8,185.00	1,850.00	101,581.50	1,571,854.81
8,295.15	1,946.83	27,131.32	1,612.92	8,440.74	4,266.25	7,400.00	780,579.44
2,811.11		59,914.63	255.25		8,912.70		600,456.77
18,550.58	229.13	10,901.40	324.42	5,011.74		1,828.00	245,953.21
6,827.50		610,182.77	7,054.85	140,926.67	35,907.31	17,607.38	7,968,704.14
8,555.33	228.45	10,803.50	276.35	9,000.00			428,897.17
6,291.00	79.89	18,412.34	109.97	4,316.74		750.00	298,338.77
19,090.24		196,621.45	10,805.18	51,142.44	93.75	633.42	3,254,149.83
9,976.86	1,624.57	75,942.06	917.53	18,020.09	894.72	2,716.52	1,056,348.31
88,539.83		133,945.59	12,848.32	4,391.00	6,300.00	30,735.13	2,242,921.08
5,180.95		182,262.86	3,718.84	5,592.00	9,933.15		3,270,950.19
505.00		37,182.09	852.42	5,081.75	521.50	267.62	644,415.01
175.00		130,337.41	3,201.47	74,399.45	27,350.87	1,033.70	2,659,723.97
23,599.80	597.42	814,998.75	16,809.05	47,650.39	43,787.03	75,779.59	16,812,910.90
39,025.89	741.29	14,105.14	14,296.28	3,132.10	48,685.33	123.55	647,507.59
3,267.58		1,040,687.79	21,835.31	171,601.48	630,836.61	2,777.67	15,070,403.44
44,889.33	1,440.65	1,291.66	1,159.54	4,622.66	582.02	77,720.67	788,455.66
17,694.21		529,743.87	18,434.20	19,605.19	53,102.50	504,101.13	10,144,466.41
268.16		37,912.60	566.99	6,699.96	7,811.17	266.38	814,736.59
		1,161.61				25,000.00	64,555.21
		9,201.04	3,331.10			500,350.00	661,012.24
61,203.60	1,848.00	66,954.80	1,104.84	3,896.00	900.00	139,988.60	1,884,653.83
16,388.24		17,543.88	453.14		175.00	26,501.93	403,598.41
122,597.98	5,732.31	395.00	1,750.07	4,897.00	300.00	129,212.20	1,641,976.67
24,785.18		323,436.10	9,118.72	28,765.09	12,212.36	765.13	7,537,141.26
35,966.35	7,764.08	84,934.44	6,355.13		4,086.00	434.60	2,072,572.88
5,053.87		11,893.89	500.49	13,546.00			487,915.42
8,715.29		205,833.03		13,976.65	4,425.00	353.34	2,446,677.60
31,937.92		205,175.84	8,669.39			1,234.46	3,398,228.52
55,924.01		159,855.11	3,529.46	8,396.00		256.43	2,395,949.56
3,332.38		28,721.50	670.55	13.00		7.65	546,580.41
		107,395.26	4,855.25	9,000.00			1,504,817.24
10,345.48	10,399.09	260,207.20	2,751.77	8,725.00	8,114.80	403.00	3,776,249.77
2,604.86	751.56	372,492.78	14,182.59	13,189.50	5,171.57	4,988.25	5,440,550.25
		118,708.11	2,418.03		2,218.75	337.50	3,129,011.16
2,950.00		299,645.35	7,722.96		6,552.65	32.51	4,948,430.08
		36,525.21	1,291.89				491,956.94
10,343.95	409.00	55,180.66	9,250.84	75,024.51	500.00	12,239.62	1,747,843.93
31,962.16		215,915.17	8,751.33	25,706.90	865.75	10.00	5,299,244.07
5,284.80	3,950.00	85,360.03	32.95	3,790.27	998.03	245,088.50	1,967,319.05
37,565.91	300.00	301,530.65	7,286.91	15,000.00	4,239.00	2,816.11	5,612,072.89
2,937.80		112,491.07	1,533.10	453.27	21,305.64	351.98	2,703,125.28

TABLE C.—*Income—Showing the nature of the income of domestic joint-stock fire and Columbia, Dec. 31,*

Name and Location.	Fire premiums.	Marine and inland premiums.	Deposit premiums written.
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN— Continued.			
Standard, Hartford, Conn.....	\$157,301.12	.....	.....
Teutonia, Pittsburg, Pa.....	619,387.79	.....	.....
Virginia Fire & Marine, Richmond, Va.....	758,838.58	.....	.....
Virginia State, Richmond, Va.....	351,919.75	.....	.....
Westchester, New York, N. Y.....	2,588,762.96	.....	.....
Williamsburgh City, New York, N. Y.....	1,853,095.56	.....	.....
Total.....	170,489,691.33	\$11,559,625.20	\$109,791.03
MUTUAL COMPANIES OTHER THAN DISTRICT AND FOREIGN.			
Mutual Fire, Sandy Springs, Md.....	70,188.77	.....	.....

marine and mutual insurance companies licensed to transact business in the District of 1910—Continued.

Interest on mortgage loans.	Interest on collateral loans.	Interest on bonds and dividends on stock.	Interest from all other sources.	Rent.	Profit on sale or maturity of ledger assets.	All other receipts.	Total income.
		\$20,418.13	\$2,589.78				\$180,309.03
\$46,214.94		1,000.00	1,114.52	\$1,974.24	\$823.35	\$159.52	670,674.36
2,560.44	\$481.63	51,729.40	1,346.13	6,098.03	7,281.55	108.63	828,444.39
1,877.33		13,760.86	332.59	9,454.77		89,771.91	467,117.21
9,944.62		164,286.67	2,520.90	139.00	28.12	4,002.99	2,769,685.26
17,776.53		65,103.51	10,386.51	4,371.25	61,252.18		2,011,985.54
1,538,888.07	122,897.16	11,351,473.09	589,461.68	1,200,252.05	1,761,345.89	4,775,144.39	203,498,569.89
		10,106.50	597.00	10.50		442.54	81,345.31

TABLE D.—Expenditures—Showing the nature of the expenditures of domestic joint-stock District of Columbia,

Name and location.	Fire losses.	Marine and inland losses.	Deposit premiums returned.	Dividends.
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN.				
Aetna, Hartford, Conn.....	\$3,570,117.70	\$386,630.88	\$2,896.28	\$749,864.30
Agricultural, Watertown, N. Y.....	746,843.45			75,000.00
Allemania, Pittsburg, Pa.....	387,075.54			30,000.00
American & Foreign Marine, New York, N. Y.....		72,653.03		14,000.00
American Central, St. Louis, Mo.....	1,335,172.15			240,000.00
American, Newark, N. J.....	1,675,371.18			201,049.79
Boston, Boston, Mass.....	782,527.36	846,582.69		300,000.00
Buffalo Commercial, Buffalo, N. Y.....	181,351.89			20,000.00
Buffalo German, Buffalo, N. Y.....	284,589.35			70,000.00
Camden, Camden, N. J.....	730,663.96		255.80	48,981.30
Citizens, St. Louis, Mo.....	315,346.83			22,000.00
City of New York, New York, N. Y.....	233,679.04			42,500.00
Columbia, Jersey City, N. J.....		127,677.60		
Commonwealth, New York, N. Y.....	285,727.22			50,000.00
Connecticut, Hartford, Conn.....	1,842,697.51			187,000.00
Continental, New York, N. Y.....	3,079,739.13			1,750,000.00
County, Philadelphia, Pa.....	201,033.77		7,599.83	32,000.00
Delaware, Philadelphia, Pa.....	928,550.50		3,270.94	60,000.00
Dixie, Greensboro, N. C.....	434,911.78			
Dutchess, Poughkeepsie, N. Y.....	230,647.83			8,000.00
Equitable, Providence, R. I.....	531,510.95	16,798.92		24,000.00
Federal, Jersey City, N. J.....	62.52	650,487.73		80,000.00
Fidelity-Phenix, New York, N. Y.....	3,541,456.41			50,000.00
Fire Association of Philadelphia, Philadelphia, Pa.....	2,294,264.08		55,458.39	300,000.00
Fireman's Fund, San Francisco, Cal.....	1,664,919.17	920,958.47		225,000.00
Firemen's, Newark, N. J.....	986,932.51			180,000.00
Franklin, Philadelphia, Pa.....	664,932.86		26,456.51	54,000.00
Georgia Home, Columbus, Ga.....	477,331.45			22,500.00
German Alliance, New York, N. Y.....	268,160.07			60,000.00
German American, Baltimore, Md.....	97,411.44		194.37	16,000.00
German American, New York, N. Y.....	3,479,108.61			450,000.00
German, Peoria, Ill.....	239,909.25			
German, Wheeling, W. Va.....	116,477.23			24,000.00
Germania, New York, N. Y.....	1,282,706.49			180,000.00
Girard Fire & Marine, Philadelphia, Pa.....	367,319.32		25,450.00	100,000.00
Glens Falls, Glens Falls, N. Y.....	939,052.83			240,000.00
Globe & Rutgers, New York, N. Y.....	1,616,775.87			160,000.00
Granite State, Portsmouth, N. H.....	330,585.70			20,000.00
Hanover, New York, N. Y.....	1,250,904.12			150,000.00
Hartford, Hartford, Conn.....	8,168,116.16	155,590.78		800,000.00
Hawkeye & Des Moines, Des Moines, Iowa.....	508,832.76			71,985.00
Home, New York, N. Y.....	5,346,564.27	288,374.30		900,000.00
Humboldt, Pittsburg, Pa.....	272,835.56			32,000.00
Insurance Co. of North America, Philadelphia, Pa.....	3,140,586.49	1,489,433.24	21,894.18	360,000.00
Jefferson, Philadelphia, Pa.....	565,206.24	25,578.93	1,898.56	12,500.00
Maryland Motor Car, Baltimore, Md.....	6,415.37			
Massachusetts Fire & Marine, Boston, Mass.....	7,812.50			
Milwaukee Mechanics, Milwaukee, Wis.....	728,062.47			90,000.00
Milwaukee, Milwaukee, Wis.....	155,708.76			24,000.00
National-Ben Franklin, Pittsburg, Pa.....	642,074.23			112,536.00
National, Hartford, Conn.....	3,007,437.77			200,000.00
National Union, Pittsburg, Pa.....	916,481.56			81,000.00
New Brunswick, New Brunswick, N. J.....	225,513.68			19,985.00
New Hampshire, Manchester, N. H.....	1,089,811.89			110,020.00
Niagara, New York, N. Y.....	1,477,189.35			475,000.00
Northwestern National, Milwaukee, Wis.....	876,581.34	2,703.55		140,000.00
Old Colony, Boston, Mass.....	313,116.30	19,416.35		8,000.00
Orient, Hartford, Conn.....	646,748.81			200,000.00
Pennsylvania, Philadelphia, Pa.....	1,955,864.55		28,942.77	206,250.00
Phoenix, Hartford, Conn.....	2,273,453.16			329,360.00
Providence-Washington, Providence, R. I.....	1,227,642.06	464,325.86		50,000.00
Queen, New York, N. Y.....	2,285,800.21			300,000.00
Rhode Island, Providence, R. I.....	197,394.89			30,000.00
Rochester German, Rochester, N. Y.....	809,305.48			70,000.00
St. Paul Fire & Marine, St. Paul, Minn.....	2,017,326.81	602,665.54		60,000.00
Security, New Haven, Conn.....	773,762.33	262.90		70,000.00
Springfield Fire & Marine, Springfield, Mass.....	2,863,911.36			200,000.00
Spring Garden, Philadelphia, Pa.....	1,437,183.80		14,841.39	48,000.00

fire and marine and mutual insurance companies licensed to transact business in the Dec. 31, 1910.

Commissions.	Salaries officers and clerks.	Rent.	Repairs, expenses, and taxes on real estate.	All other taxes, licenses, and insurance-department fees.	Loss on sale or maturity of ledger assets.	All other expenses.	Total expenditures.
\$1,567,018.77	\$355,695.23	\$42,459.47	\$13,661.21	\$339,732.55	\$41,663.98	\$813,076.99	\$7,882,817.36
376,638.47	54,265.27	4,680.59	1,763.34	52,548.37	1,436.49	242,936.04	1,556,112.02
216,525.31	38,773.92	5,384.19	296.93	14,318.00	.....	70,694.80	763,068.69
66,322.17	1,614.53	.....	.....	6,918.13	.....	5,188.74	166,696.60
485,299.73	91,952.69	12,069.70	.....	76,771.58	1,375.00	381,413.30	2,624,054.15
910,344.20	145,523.48	14,151.46	7,838.74	91,294.97	.....	329,312.19	3,374,886.01
666,268.19	177,362.31	21,058.24	1,155.71	57,389.92	.....	206,528.66	3,058,873.08
99,231.38	14,181.00	1,300.00	308.75	8,131.93	.....	28,102.85	352,607.80
170,120.27	37,952.71	4,000.00	18,645.42	14,982.65	.....	63,433.88	663,724.28
355,333.82	47,492.67	3,000.00	1,386.96	22,702.87	81.10	77,661.12	1,287,559.60
99,499.83	17,463.79	3,440.23	.....	23,212.66	.....	83,534.14	564,497.48
108,308.84	51,664.68	10,317.50	.....	15,031.47	3,066.26	111,735.26	576,303.05
83,697.32	8,684.37	598.50	.....	7,077.59	.....	14,345.68	242,081.06
168,358.35	26,562.04	6,691.36	.....	18,522.06	2,515.62	58,581.94	616,958.59
812,675.90	192,563.74	28,902.04	3,899.13	93,667.99	21,010.31	371,051.56	3,553,468.18
1,504,790.95	445,600.88	69,976.72	57,730.73	190,390.52	17,661.00	1,185,503.97	8,301,393.90
100,520.90	21,204.74	2,500.00	1,183.87	13,903.13	6,209.65	39,931.87	426,087.76
425,178.25	45,711.01	12,373.02	6,769.78	40,085.07	3,578.01	131,014.19	1,656,530.77
174,301.78	37,309.01	1,500.00	5,165.27	22,790.40	38,110.93	84,206.85	798,296.02
116,897.62	19,058.80	1,200.00	559.29	7,179.63	75.00	18,549.57	402,167.74
210,421.47	50,319.31	8,169.48	6,019.14	23,473.48	1,650.00	101,303.18	973,665.93
428,667.81	4,656.02	.....	.....	33,731.07	218.47	33,955.12	1,231,778.74
1,095,588.36	442,230.54	66,481.84	4,082.43	206,744.64	363,088.45	1,474,319.03	7,243,991.70
818,498.34	156,107.17	15,195.41	13,031.57	147,844.78	10,910.32	482,183.14	4,293,493.20
841,244.01	208,615.94	32,231.54	6,643.89	126,615.33	8,384.60	618,673.39	4,653,286.34
558,423.57	95,041.21	8,725.00	32,922.70	54,714.19	.....	211,934.92	2,128,694.10
276,117.57	77,336.67	9,042.07	7,185.95	39,471.93	8,143.45	155,910.38	1,318,597.39
143,750.41	41,233.81	3,720.00	2,563.70	38,880.13	216.81	106,796.23	836,992.54
144,392.67	4,056.60	.....	.....	15,122.37	1,029.38	8,069.85	500,830.94
49,588.53	14,199.00	1,833.36	1,549.48	5,749.32	.....	20,058.92	206,584.42
1,294,946.09	297,304.62	65,830.19	58,643.97	169,222.14	12,180.94	829,774.01	6,657,010.57
108,293.61	9,335.00	1,700.00	1,500.07	6,559.61	1,059.75	71,259.81	439,617.10
62,741.77	22,594.50	1,800.00	2,211.95	9,952.41	.....	34,172.31	273,950.17
674,828.65	132,642.72	32,339.58	25,470.63	81,930.22	6,477.50	517,424.88	2,933,820.67
244,643.45	49,761.00	12,805.56	9,074.10	25,791.04	620.58	95,040.49	930,505.54
418,127.47	58,110.12	12,000.00	1,011.44	51,896.88	.....	283,832.57	2,004,031.31
582,356.21	109,232.58	9,000.00	1,554.65	52,909.52	7,041.20	185,185.86	2,724,055.89
132,219.90	24,442.50	3,293.99	1,883.89	16,512.84	.....	46,324.94	575,263.76
490,107.75	110,167.05	23,188.29	43,723.74	73,981.79	1,338.75	348,679.54	2,492,091.03
2,909,587.56	632,753.09	101,803.10	32,378.78	463,031.93	23,661.00	1,908,348.02	15,195,270.42
87,789.55	66,850.69	5,313.50	1,560.96	14,297.43	2,871.25	155,523.83	915,024.97
2,509,387.17	412,875.76	127,093.82	94,509.21	313,879.40	511.45	1,149,008.38	11,142,203.76
185,405.86	27,454.09	2,480.03	2,353.87	14,016.43	.....	47,085.47	583,631.31
1,989,793.57	182,875.21	40,298.00	7,182.51	228,724.84	600.00	910,238.96	8,371,627.00
156,309.07	34,180.79	3,000.00	1,934.36	28,082.05	317.79	97,677.88	926,685.67
5,457.53	3,561.64	450.00	.....	1,660.88	.....	5,874.92	23,420.34
34,561.94	13,219.65	2,011.10	4,712.06	2,033.73	.....	38,721.92	103,072.90
418,785.24	69,274.57	5,015.00	2,857.96	68,691.03	.....	358,291.33	1,740,977.60
92,613.63	15,415.08	720.00	.....	14,966.77	.....	64,119.64	367,543.88
402,040.68	53,439.11	7,325.00	3,076.94	36,178.24	634.27	274,191.89	1,531,496.36
1,270,016.09	154,322.32	33,935.53	13,356.33	210,245.23	15,129.33	1,086,499.00	5,990,941.60
376,001.91	89,763.70	11,475.21	.....	72,735.93	2,937.50	251,182.48	1,801,578.29
103,037.71	24,992.85	2,500.00	6,958.62	13,748.15	2,599.30	63,138.78	462,474.09
482,772.17	63,574.87	1,500.00	12,037.35	80,461.61	.....	258,735.34	2,098,913.23
592,961.30	193,129.40	36,189.42	.....	93,454.01	.....	308,727.96	3,176,651.44
559,225.33	87,599.79	8,000.00	7,327.66	77,422.81	2,328.33	313,369.02	2,069,150.73
123,599.85	19,329.72	500.04	.....	12,954.61	.....	39,012.58	535,929.45
282,423.86	57,580.83	7,533.18	7,055.58	44,682.07	12,523.30	146,396.06	1,404,943.69
829,946.32	71,108.05	20,219.41	3,490.24	100,751.52	303.80	280,315.81	3,497,192.47
963,976.66	129,610.97	20,404.83	14,256.95	150,600.86	.....	695,291.73	4,576,955.16
601,675.32	103,219.52	11,022.96	.....	73,666.60	.....	422,272.20	2,953,824.52
849,055.33	295,336.18	36,765.15	.....	109,724.77	300.63	478,500.54	4,355,482.81
137,141.05	6,000.00	.....	.....	11,524.51	.....	7,915.08	389,975.53
384,055.46	54,089.01	9,343.90	55,481.56	36,505.86	2,159.63	210,277.09	1,631,217.99
1,177,735.44	87,206.13	12,510.00	12,532.53	134,487.44	21,873.53	357,203.27	4,483,540.69
362,083.68	78,370.68	4,427.77	1,562.40	52,943.86	668.75	261,540.76	1,605,623.13
1,023,621.05	285,480.51	31,900.08	7,725.34	165,556.43	.....	625,753.76	5,203,948.53
531,693.50	97,622.22	5,000.00	359.16	90,160.37	.....	203,979.35	2,428,839.79

TABLE D.—*Expenditures—Showing the nature of the expenditures of domestic joint-stock
District of Columbia,*

Name and location.	Fire losses.	Marine and inland losses.	Deposit premiums returned.	Dividends.
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN—continued.				
Standard, Hartford, Conn.....	\$17,259.49			
Teutonia, Pittsburg, Pa.....	287,035.72			\$40,000.00
Virginia Fire & Marine, Richmond, Va.....	454,351.21			25,000.00
Virginia State, Richmond, Va.....	215,836.83			12,254.25
Westchester, New York, N. Y.....	1,384,082.93			120,000.00
Williamsburgh City, New York, N. Y.....	924,904.55			50,000.00
Total.....	84,610,670.86	\$6,070,140.77	\$189,159.02	11,483,785.64
MUTUAL COMPANIES OTHER THAN DISTRICT AND FOREIGN.				
Mutual Fire, Sandy Spring, Md.....	22,447.36			

fire and marine and mutual insurance companies licensed to transact business in the Dec. 31, 1910—Continued.

Commissions.	Salaries officers and clerks.	Rent.	Repairs, expenses, and taxes on real estate.	All other taxes, licenses, and insurance-department fees.	Loss on sale or maturity of ledger assets.	All other expenses.	Total expenditures.
\$36,084.80	\$11,969.57	\$991.67	.....	\$2,099.28	.....	\$29,675.55	\$98,080.36
167,109.17	18,558.81	1,500.00	\$1,028.84	9,483.03	.....	44,146.78	568,862.35
175,123.82	28,010.00	2,529.60	1,919.49	27,037.20	\$1,035.00	53,971.19	768,977.51
88,164.62	24,102.20	3,000.00	5,432.91	9,129.60	1,852.73	195,484.56	555,257.70
510,252.69	118,235.95	18,329.78	460.20	73,961.57	1,273.06	303,475.24	2,530,071.42
444,533.17	114,745.48	25,706.25	3,044.08	43,262.24	.....	181,918.40	1,788,114.17
37,946,311.79	7,463,881.67	1,153,753.66	644,034.32	5,179,917.47	652,724.20	21,769,566.94	177,163,946.34
1,435.48	9,119.03	.....	77.10	929.22	.....	17,647.82	51,656.01

TABLE E.—Showing the total risks in force, risks written and premiums charged thereon, and the aggregate premiums charged by domestic joint-stock fire and marine and mutual insurance companies licensed to transact business in the District of Columbia Dec. 31, 1910.

Name and location.	Fire risks in force Dec. 31, 1909.	Premiums.	Marine and inland risks in force Dec. 31, 1909.	Premiums.	Fire risks written during the year.	Premiums.
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN.						
Ætna, Hartford, Conn	\$1, 182, 517, 025. 00	\$14, 202, 130. 45	\$20, 470, 394. 00	\$618, 150. 48	\$829, 005, 049. 00	\$10, 017, 644. 54
Agricultural, Watertown, N. Y	366, 090, 000. 00	3, 729, 402. 00			238, 524, 700. 00	2, 521, 808. 41
Allemania, Pittsburgh, Pa.	133, 417, 195. 00	1, 428, 399. 67			95, 742, 914. 00	1, 024, 927. 16
American and Foreign Marine, New York, N. Y			3, 586, 167. 00	37, 543. 89		
American Central, St. Louis, Mo.	445, 398, 055. 00	5, 145, 946. 63			326, 786, 022. 00	3, 950, 487. 50
American, Newark, N. J.	838, 351, 533. 00	8, 992, 181. 92			462, 604, 555. 00	4, 873, 999. 85
Boston, Boston, Mass.	298, 123, 830. 00	2, 871, 191. 73	36, 124, 740. 00	1, 079, 902. 54	245, 188, 636. 00	2, 462, 137. 90
Buffalo Commercial, Buffalo, N. Y.	52, 419, 017. 00	572, 301. 00			39, 310, 244. 00	447, 566. 56
Buffalo German, Buffalo, N. Y.	121, 457, 698. 00	1, 212, 349. 77			74, 865, 508. 00	788, 346. 24
Camden, Camden, N. J.	199, 267, 893. 00	2, 253, 205. 90			162, 035, 304. 00	1, 846, 896. 14
Citizens, St. Louis, Mo.	228, 901, 359. 00	2, 906, 677. 97			188, 362, 596. 00	2, 197, 557. 21
City of New York, New York, N. Y	84, 424, 137. 00	807, 564. 63			91, 913, 643. 00	917, 753. 27
Columbia, Jersey City, N. J.			47, 414, 677. 00	552, 631. 85		
Commonwealth, New York, N. Y.	116, 667, 748. 00	1, 016, 322. 74			126, 720, 066. 00	1, 012, 964. 22
Connecticut, Hartford, Conn.	686, 835, 293. 00	7, 916, 491. 19			424, 940, 515. 00	4, 948, 064. 73
Continental, New York, N. Y.	1, 406, 640, 153. 00	14, 784, 567. 49			1, 059, 403, 944. 00	8, 869, 841. 54
County, Philadelphia, Pa.	61, 509, 533. 00	634, 729. 97			54, 872, 153. 00	565, 122. 15
Delaware, Philadelphia, Pa.	256, 059, 294. 00	2, 846, 639. 18			204, 169, 003. 00	2, 377, 945. 51
Dixie, Greensboro, N. C.	76, 943, 316. 00	1, 101, 513. 97			70, 236, 790. 00	1, 020, 350. 86
Dutchess, Poughkeepsie, N. Y.	56, 039, 439. 00	637, 679. 42			43, 483, 656. 00	513, 085. 17
Equitable, Providence, R. I.	135, 454, 789. 00	1, 576, 391. 86	333, 838. 00	21, 472. 04	97, 786, 197. 00	1, 203, 897. 35
Federal, Jersey City, N. J.			66, 874, 171. 00	915, 265. 96		
Fidelity-Phenix, New York, N. Y.	1, 357, 560, 636. 00	15, 328, 030. 54			695, 496, 243. 00	7, 855, 052. 92
Fire Association of Philadelphia, Philadelphia, Pa.	648, 875, 814. 00	7, 211, 876. 06			503, 999, 616. 00	5, 631, 901. 75
Fireman's Fund, San Francisco, Cal.	484, 243, 697. 00	6, 011, 196. 91	59, 354, 881. 00	1, 756, 643. 53	396, 365, 239. 00	4, 833, 917. 66
Firemen's, Newark, N. J.	348, 997, 537. 00	3, 515, 241. 28			222, 596, 321. 00	3, 012, 806. 34
Franklin, Philadelphia, Pa.	174, 928, 598. 00	1, 979, 823. 67			142, 204, 394. 00	1, 673, 371. 11
Georgia Home, Columbus, Ga.	106, 837, 880. 00	1, 456, 539. 82			74, 646, 083. 00	1, 175, 107. 11
German Alliance, New York, N. Y.	349, 424, 278. 00	3, 680, 863. 54			276, 776, 796. 00	3, 023, 539. 89
German American, Baltimore, Md.	47, 199, 940. 00	419, 477. 77			32, 308, 656. 00	291, 321. 33
German American, New York, N. Y.	1, 682, 349, 731. 00	15, 881, 231. 99			1, 182, 067, 410. 00	11, 542, 975. 98
German, Peoria, Ill.	68, 226, 618. 00	895, 362. 61			38, 682, 653. 00	545, 437. 98
German, Wheeling, W. Va.	36, 074, 110. 00	415, 183. 91			30, 345, 426. 00	338, 989. 35
Germania, New York, N. Y.	702, 529, 462. 00	6, 794, 276. 73			382, 648, 686. 00	3, 879, 221. 25
Girard Fire and Marine, Philadelphia, Pa.	201, 347, 991. 00	1, 912, 643. 81			130, 180, 284. 00	1, 347, 249. 29
Glens Falls, Glens Falls, N. Y.	399, 475, 000. 00	4, 290, 533. 62			228, 484, 766. 00	2, 530, 758. 89
Globe and Rutgers, New York, N. Y.	312, 209, 686. 00	3, 975, 413. 22			382, 682, 433. 00	4, 309, 106. 04
Granite State, Portsmouth, N. H.	92, 710, 043. 00	1, 188, 338. 56			64, 536, 263. 00	838, 880. 22
Hanover, New York, N. Y.	455, 317, 383. 50	4, 670, 551. 10			323, 310, 886. 00	3, 347, 640. 85

Hartford, Hartford, Conn.....	2, 141, 140, 881. 00	25, 153, 111. 09	7, 640, 055. 00	186, 970. 24	1, 701, 167, 157. 00	19, 415, 663. 16
Hawkeye and Des Moines, Des Moines, Iowa.....	135, 503, 173. 00	2, 603, 265. 36	.....	.....	64, 662, 234. 00	1, 128, 326. 92
Home, New York, N. Y.....	2, 162, 553, 732. 00	21, 120, 079. 00	24, 835, 247. 00	643, 741. 00	1, 926, 234, 060. 00	17, 856, 969. 38
Humboldt, Pittsburgh, Pa.....	92, 184, 226. 00	947, 459. 97	.....	.....	82, 234, 848. 00	857, 503. 70
Insurance Co. of North America, Philadelphia, Pa.....	936, 347, 416. 00	11, 181, 661. 40	60, 405, 461. 00	1, 593, 293. 73	669, 836, 846. 00	8, 035, 342. 35
Jefferson, Philadelphia, Pa.....	116, 355, 558. 00	1, 494, 408. 77	167, 587. 00	5, 441. 33	94, 500, 060. 00	1, 146, 693. 90
Maryland Motor Car, Baltimore, Md.....	.....	.....	.....	.....	2, 356, 234. 15	45, 335. 41
Massachusetts Fire and Marine, Boston, Mass.....	316, 145, 275. 00	3, 614, 423. 04	.....	.....	18, 706, 559. 00	176, 635. 08
Milwaukee Mechanics, Milwaukee, Wis.....	69, 466, 999. 00	738, 309. 60	.....	.....	192, 072, 658. 00	2, 242, 126. 63
Milwaukee, Milwaukee, Wis.....	230, 336, 873. 00	2, 411, 494. 61	.....	.....	43, 142, 752. 00	462, 484. 77
National-Ben Franklin, Pittsburgh, Pa.....	1, 031, 299, 923. 00	11, 432, 434. 77	.....	.....	172, 296, 694. 00	1, 781, 033. 63
National, Hartford, Conn.....	298, 691, 183. 00	3, 638, 479. 14	.....	.....	1, 050, 341, 552. 00	10, 635, 098. 26
National Union, Pittsburgh, Pa.....	54, 274, 559. 00	704, 471. 69	.....	.....	254, 152, 193. 00	3, 148, 203. 97
New Brunswick, New Brunswick, N. J.....	340, 886, 563. 00	3, 897, 778. 74	.....	.....	52, 171, 111. 00	668, 235. 50
New Hampshire, Manchester, N. H.....	577, 622, 712. 00	5, 936, 275. 32	.....	.....	248, 121, 167. 00	2, 756, 039. 05
Niagara, New York, N. Y.....	596, 792, 788. 00	5, 523, 865. 99	.....	.....	398, 590, 144. 00	4, 348, 429. 48
Northwestern National, Milwaukee, Wis.....	68, 446, 127. 00	804, 599. 28	559, 186. 00	14, 855. 16	274, 028, 713. 00	2, 543, 701. 66
Old Colony, Boston, Mass.....	257, 413, 432. 00	2, 863, 879. 45	.....	.....	67, 694, 551. 00	787, 600. 02
Orient, Hartford, Conn.....	601, 857, 889. 00	6, 513, 118. 38	.....	.....	195, 773, 475. 00	2, 126, 874. 17
Pennsylvania, Philadelphia, Pa.....	869, 271, 425. 00	9, 028, 483. 69	.....	.....	410, 923, 328. 00	4, 413, 288. 90
Phoenix, Hartford, Conn.....	368, 615, 350. 00	4, 002, 920. 28	16, 557, 859. 00	416, 810. 19	734, 809, 715. 00	6, 810, 312. 45
Providence-Washington, Providence, R. I.....	680, 470, 571. 00	7, 907, 966. 47	.....	.....	301, 051, 275. 00	3, 201, 253. 37
Queen, New York, N. Y.....	56, 735, 640. 00	555, 077. 40	.....	.....	508, 020, 464. 00	6, 029, 690. 07
Rhode Island, Providence, R. I.....	242, 222, 882. 00	2, 840, 897. 11	.....	.....	73, 693, 613. 00	713, 894. 48
Rochester German, Rochester, N. Y.....	550, 541, 026. 00	7, 288, 769. 66	8, 378, 220. 00	282, 360. 22	197, 163, 751. 00	2, 385, 015. 45
St. Paul Fire and Marine, St. Paul, Minn.....	277, 759, 879. 00	3, 101, 696. 91	.....	.....	365, 862, 894. 00	5, 023, 978. 29
Security, New Haven, Conn.....	798, 452, 439. 00	9, 341, 267. 85	.....	.....	211, 638, 915. 00	2, 407, 481. 58
Springfield Fire and Marine, Springfield, Mass.....	15, 028, 220. 49	344, 688. 64	.....	.....	589, 093, 632. 00	7, 094, 456. 92
Spring Garden, Philadelphia, Pa.....	.....	.....	.....	.....	135, 400. 00	3, 016. 39
Standard, Hartford, Conn.....	77, 008, 000. 00	851, 755. 95	.....	.....	24, 142, 116. 00	214, 453. 41
Teutonia, Pittsburgh, Pa.....	88, 426, 937. 00	1, 352, 197. 44	.....	.....	74, 909, 235. 00	813, 091. 24
Virginia Fire and Marine, Richmond, Va.....	63, 953, 666. 00	991, 497. 61	.....	.....	75, 694, 620. 00	1, 054, 439. 82
Virginia State, Richmond, Va.....	514, 076, 890. 00	5, 256, 820. 10	.....	.....	30, 778, 959. 00	503, 207. 87
Westchester, New York, N. Y.....	303, 393, 151. 00	3, 160, 128. 72	.....	.....	339, 921, 335. 00	3, 734, 534. 79
Williamsburgh City, New York, N. Y.....	.....	.....	.....	.....	215, 037, 413. 00	2, 383, 893. 54
Total.....	29, 148, 101, 096. 99	320, 865, 556. 06	352, 702, 483. 00	8, 125, 082. 16	21, 604, 243, 323. 15	234, 685, 979. 88
MUTUAL COMPANIES OTHER THAN DISTRICT AND FOREIGN.						
Mutual Fire, Sandy Spring, Md.....	15, 625, 833. 00	2, 311, 875. 45	.....	.....	1, 968, 426. 00	336, 931. 00

TABLE E.—Showing the total risks in force, risks written and premiums charged thereon, and the aggregate premiums charged by domestic joint-stock fire and marine and mutual insurance companies licensed to transact business in the District of Columbia Dec. 31, 1910—Continued.

Name and location.	Marine and inland risks written during the year.	Premiums.	Total fire risks.	Total premiums.	Total marine and inland risks.	Total premiums.	Deduct expirations and cancellations, fire.	Premiums.
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN.								
Ætna, Hartford, Conn.	\$111,865,897.00	\$1,079,889.82	\$2,011,522,074.00	\$24,219,774.99	\$132,336,291.00	\$1,698,040.30	\$723,848,100.00	\$9,191,089.78
Agricultural, Watertown, N. Y.			604,614,700.00	6,251,210.41			214,855,200.00	2,313,181.41
Allemania, Pittsburgh, Pa.			229,160,109.00	2,453,326.83			80,664,158.00	904,154.46
American and Foreign Marine, New York, N. Y.	856,161,736.00	726,090.73		9,096,434.13	859,747,903.00	763,634.62		
American Central, St. Louis, Mo.				13,866,181.77				3,619,763.35
American, Newark, N. J.	174,855,870.00	2,053,503.22	1,300,956,088.00	5,333,329.63	210,980,610.00	3,133,405.76	386,550,129.00	4,259,644.83
Boston, Boston, Mass.			543,312,466.00	1,019,867.56			205,970,144.00	2,067,841.44
Buffalo Commercial, Buffalo, N. Y.			91,729,261.00	2,000,696.01			35,538,817.00	413,767.88
Buffalo German, Buffalo, N. Y.			196,323,206.00	4,100,102.04			67,544,379.00	725,879.21
Camden, Camden, N. J.			361,303,197.00	5,104,235.18			142,360,241.00	1,671,875.78
Citizens, St. Louis, Mo.	43,027.00	206.98	417,263,955.00	1,725,317.90	43,027.00	206.98	184,048,389.00	2,207,505.59
City of New York, New York, N. Y.			176,337,780.00				68,872,674.00	671,755.53
Columbia, Jersey City, N. J.	123,455,595.00	897,223.08		2,029,286.96	170,870,272.00	1,449,854.93		
Commonwealth, New York, N. Y.			243,387,814.00	12,864,555.92			100,276,177.00	793,496.43
Connecticut, Hartford, Conn.			1,111,775,808.00	23,654,409.03			360,492,860.00	4,377,792.19
Continental, New York, N. Y.			2,466,044,097.00	1,199,852.12			954,923,523.00	7,689,902.77
County, Philadelphia, Pa.			116,381,686.00	5,224,584.69			45,386,480.00	490,693.10
Delaware, Philadelphia, Pa.			460,228,297.00	2,121,864.83			197,045,237.00	2,312,350.72
Dixie, Greensboro, N. C.			147,180,106.00	2,150,764.59			72,951,016.00	1,041,053.31
Dutchess, Poughkeepsie, N. Y.			99,523,095.00	2,780,289.21			43,915,963.00	532,683.21
Equitable, Providence, R. I.	861,924.00	25,908.96	233,240,986.00		1,195,762.00	47,381.00	91,588,715.00	1,161,343.76
Federal, Jersey City, N. J.	1,236,767,979.00	3,398,637.63		23,183,083.46	1,303,642,150.00	4,313,903.59		
Fidelity-Phenix, New York, N. Y.			2,053,056,879.00				799,724,317.00	9,088,058.84
Fire Association of Philadelphia, Philadelphia, Pa.			1,152,875,430.00	12,843,777.81			463,384,894.00	5,427,464.94
Fireman's Fund, San Francisco, Cal.			880,608,936.00	10,845,114.57			355,664,953.00	4,484,231.36
Firemen's, Newark, N. J.	519,252,878.00	3,658,047.24	571,593,858.00	6,528,047.62	578,607,759.00	5,414,690.77	163,875,325.00	2,333,388.68
Franklin, Philadelphia, Pa.			317,132,992.00	3,653,194.78			109,398,648.00	1,428,317.46
Georgia Home, Columbus, Ga.			181,483,963.00	2,631,646.93			71,085,925.00	1,181,579.50
German Alliance, New York, N. Y.			626,201,074.00	6,704,403.43			252,113,339.00	2,796,525.05
German American, Baltimore, Md.			79,508,596.00	710,799.10			29,483,942.00	267,176.59
German American, New York, N. Y.			2,864,417,141.00	27,424,207.97			1,112,456,047.00	10,992,864.42
German, Peoria, Ill.			106,909,271.00	1,440,800.59			47,919,487.00	644,601.60
German, Wheeling, W. Va.			66,419,536.00	754,173.26			24,747,826.00	287,398.67
Germania, New York, N. Y.			1,085,178,148.00	10,673,497.98			361,290,368.00	3,656,098.08
Girard Fire and Marine, Philadelphia, Pa.			331,528,275.00	3,259,893.10			109,354,621.00	1,170,721.42
Glens Falls, Glens Falls, N. Y.			627,959,766.00	6,821,292.51			208,826,417.00	2,370,409.33
Globe and Rutgers, New York, N. Y.			694,892,119.00	8,284,519.26			353,933,242.00	4,195,787.10

TABLE E.—Showing the total risks in force, risks written and premiums charged thereon, and the aggregate premiums charged by domestic joint-stock fire and marine and mutual insurance companies licensed to transact business in the District of Columbia Dec. 31, 1910—Continued.

Name and location.	Deduct expira- tions and cancel- lations, marine and inland.	Premiums.	Fire risks in force at end of year.	Premiums.	Marine and inland risks in force at end of year.	Premiums.
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN.						
Ætna, Hartford, Conn.	\$100,932,465.00	\$918,907.21	\$1,287,673,974.00	\$15,028,685.21	\$31,403,826.00	\$779,133.09
Agricultural, Watertown, N. Y.			389,759,500.00	3,938,029.00		
Allemania, Pittsburgh, Pa.			148,495,951.00	1,549,172.37		
American and Foreign Marine, New York, N. Y.	850,018,824.00	642,034.96			9,729,079.00	121,599.66
American Central, St. Louis, Mo						
American, Newark, N. J.	171,953,276.00	1,977,064.29				
Boston, Boston, Mass.			484,746,592.00	5,476,670.78		
Buffalo Commercial, Buffalo, N. Y.			914,405,959.00	9,606,536.94		
Buffalo German, Buffalo, N. Y.			337,342,322.00	3,265,488.19	39,027,334.00	1,156,341.47
Camden, Camden, N. J.			56,190,444.00	606,099.68		
Citizens, St. Louis, Mo.	43,027.00	206.98	128,778,827.00	1,274,816.80		
City of New York, New York, N. Y.			218,942,956.00	2,428,226.26		
Columbia, Jersey City, N. J.			233,215,566.00	2,896,729.59		
Commonwealth, New York, N. Y.	111,852,965.00	788,455.17	107,465,106.00	1,053,562.37	59,017,307.00	661,399.76
Connecticut, Hartford, Conn.			143,111,637.00	1,235,790.53		
Continental, New York, N. Y.			751,282,948.00	8,486,763.73		
County, Philadelphia, Pa.			1,511,120,574.00	15,964,506.26		
Delaware, Philadelphia, Pa.			70,995,206.00	709,159.02		
Dixie, Greensboro, N. C.			263,183,060.00	2,912,233.97		
Dutchess, Poughkeepsie, N. Y.			74,229,090.00	1,080,811.52		
Equitable, Providence, R. I.			55,607,132.00	618,081.38		
Federal, Jersey City, N. J.	827,547.00	26,197.34	141,652,271.00	1,618,945.45	368,215.00	21,183.66
Fidelity-Phenix, New York, N. Y.	1,077,757,735.00	2,371,458.48			225,884,415.00	1,942,445.11
Fire Association of Philadelphia, Philadelphia, Pa.			1,253,332,562.00	14,095,024.62		
Fireman's Fund, San Francisco, Cal.			689,490,536.00	7,416,312.87		
Firemen's, Newark, N. J.			524,943,983.00	6,360,883.21	79,828,732.00	2,066,646.71
Franklin, Philadelphia, Pa.	498,779,027.00	3,348,044.06	407,718,533.00	4,194,658.94		
Georgia Home, Columbus, Ga.			207,734,344.00	2,224,877.32		
German Alliance, New York, N. Y.			110,398,038.00	1,450,067.43		
German American, Baltimore, Md.			374,087,735.00	3,907,878.38		
German American, New York, N. Y.			50,024,654.00	443,622.51		
German, Peoria, Ill.			1,751,961,094.00	16,431,343.55		
German, Wheeling, W. Va.			58,989,784.00	796,198.99		
Germania, New York, N. Y.			41,671,710.00	466,774.59		
Girard Fire and Marine, Philadelphia, Pa.			723,887,780.00	7,017,399.90		
Glens Falls, Glens Falls, N. Y.			222,173,654.00	2,089,171.68		
Globe and Rutgers, New York, N. Y.			419,133,349.00	4,450,883.18		
Granite State, Portsmouth, N. H.			340,958,877.00	4,088,732.16		
Hanover, New York, N. Y.			100,603,881.00	1,246,639.41		
			478,407,699.46	4,900,659.36		

Hartford, Hartford, Conn.....	20, 205, 320. 00	350, 835. 98	2, 325, 323, 280. 00	26, 441, 683. 03	21, 833, 975. 00	512, 028. 77
Hawkeye and Des Moines, Des Moines, Iowa.....			146, 730, 718. 00	2, 748, 017. 37		
Home, New York, N. Y.....	65, 956, 388. 00	836, 733. 72	2, 430, 626, 305. 00	23, 605, 783. 00	33, 372, 131. 00	834, 758. 00
Humboldt, Pittsburgh, Pa.....			119, 487, 900. 00	1, 221, 329. 00		
Insurance Co. of North America, Philadelphia, Pa.....	747, 906, 787. 00	4, 343, 778. 24	1, 008, 523, 013. 00	11, 832, 106. 73	72, 325, 808. 00	1, 595, 173. 51
Jefferson, Philadelphia, Pa.....	208, 079. 00	6, 141. 20	109, 861, 381. 00	1, 372, 402. 22	194, 304. 00	7, 770. 41
Maryland Motor Car, Baltimore, Md.....			1, 982, 646. 65	37, 849. 67		
Massachusetts Fire and Marine, Boston, Mass.....			16, 708, 277. 00	159, 922. 88		
Milwaukee Mechanics, Milwaukee, Wis.....			339, 474, 530. 00	3, 811, 359. 97		
Milwaukee, Milwaukee, Wis.....			72, 434, 473. 00	757, 742. 73		
National-Ben Franklin, Pittsburgh, Pa.....			267, 377, 392. 00	2, 712, 488. 66		
National, Hartford, Conn.....			1, 308, 942, 592. 00	14, 719, 994. 60		
National Union, Pittsburgh, Pa.....			346, 152, 656. 00	4, 186, 357. 07		
New Brunswick, New Brunswick, N. J.....			58, 753, 979. 00	758, 598. 93		
New Hampshire, Manchester, N. H.....			370, 311, 216. 00	4, 136, 045. 87		
Niagara, New York, N. Y.....			603, 850, 528. 00	6, 179, 542. 88		
Northwestern National, Milwaukee, Wis.....			630, 647, 260. 00	5, 735, 221. 18		
Old Colony, Boston, Mass.....	2, 573, 816. 00	51, 479. 56	73, 244, 977. 00	830, 398. 49	2, 872, 642. 00	76, 937. 13
Orient, Hartford, Conn.....			277, 498, 482. 00	2, 989, 698. 17		
Pennsylvania, Philadelphia, Pa.....			637, 340, 493. 00	6, 773, 343. 86		
Phoenix, Hartford, Conn.....			933, 512, 761. 00	9, 266, 874. 55		
Providence-Washington, Providence, R. I.....	160, 920, 661. 00	942, 212. 61	400, 908, 039. 00	4, 279, 583. 31	24, 872, 796. 00	615, 202. 47
Queen, New York, N. Y.....	3, 272, 735. 00	16, 379. 82	728, 646, 940. 00	8, 279, 443. 20	643, 725. 00	6, 856. 43
Rhode Island, Providence, R. I.....			77, 389, 610. 00	698, 825. 97		
Rochester German, Rochester, N. Y.....			268, 218, 996. 00	3, 085, 055. 11		
St. Paul Fire and Marine, St. Paul, Minn.....	243, 384, 585. 00	1, 291, 050. 12	600, 543, 945. 00	7, 716, 327. 29	21, 271, 095. 00	607, 946. 10
Security, New Haven, Conn.....			304, 328, 263. 00	3, 358, 563. 49		
Springfield Fire and Marine, Springfield, Mass.....			847, 296, 982. 00	9, 781, 533. 90		
Spring Garden, Philadelphia, Pa.....			14, 443, 995. 49	331, 393. 16		
Standard, Hartford, Conn.....			20, 309, 166. 00	183, 848. 33		
Teutonia, Pittsburgh, Pa.....			98, 453, 532. 00	1, 062, 106. 40		
Virginia Fire and Marine, Richmond, Va.....			97, 417, 257. 00	1, 451, 660. 50		
Virginia State, Richmond, Va.....			41, 576, 136. 00	715, 465. 52		
Westchester, New York, N. Y.....			529, 314, 298. 00	5, 392, 424. 60		
Williamsburgh City, New York, N. Y.....			335, 519, 378. 00	3, 523, 365. 90		
Total.....	4, 056, 593, 237. 00	17, 910, 979. 74	31, 516, 868, 725. 60	341, 467, 794. 69	622, 645, 384. 00	11, 005, 422. 28
MUTUAL COMPANIES OTHER THAN DISTRICT AND FOREIGN.						
Mutual Fire, Sandy Springs, Md.....			15, 964, 220. 00	2, 392, 146. 45		

TABLE E.—Showing the total risks in force, risks written and premiums charged thereon, and the aggregate premiums charged by domestic joint-stock fire and marine and mutual insurance companies licensed to transact business in the District of Columbia Dec. 31, 1910—Continued.

Name and location.	Deduct amount reinsured, fire.	Premiums.	Deduct amount reinsured, marine and inland.	Premiums.	Net amount in force, fire.	Premiums.	Net amount in force, marine and inland.	Premiums.
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN.								
Ætna, Hartford, Conn.	\$136,670,008.00	\$1,587,058.65	\$7,602,406.00	\$258,967.44	\$1,151,003,966.00	\$13,441,626.56	\$23,801,420.00	\$520,165.65
Agricultural, Watertown, N. Y.	47,626,000.00	532,720.00			342,133,500.00	3,405,309.00		
Alleman, Pittsburgh, Pa.	14,391,613.00	155,461.90			134,104,338.00	1,393,710.47	6,548,777.00	82,234.18
American and Foreign Marine, New York, N. Y.			3,180,302.00	39,365.48				
American Central, St. Louis, Mo.								
American, Newark, N. J.								
Boston, Boston, Mass.	71,867,237.00	876,987.40			412,879,355.00	4,599,683.38		
Buffalo Commercial, Buffalo, N. Y.	65,827,718.00	745,485.33			848,578,241.00	8,861,051.61		
Buffalo German, Buffalo, N. Y.	72,794,191.00	715,364.89	1,460,787.00	49,487.79	264,548,131.00	2,550,123.30	37,566,547.00	1,106,853.68
Camden, Camden, N. J.	1,682,566.00	16,313.92			54,507,878.00	589,785.76		
Citizens, St. Louis, Mo.	7,047,931.00	53,289.07			121,730,896.00	1,221,527.73		
City of New York, New York, N. Y.	20,893,985.00	251,376.95			198,048,971.00	2,176,849.31		
Columbia, Jersey City, N. J.	161,856,246.00	2,018,646.59			71,359,320.00	878,083.00		
Commonwealth, New York, N. Y.	27,441,222.00	265,956.91	42,380,833.00	389,201.20	80,023,884.00	787,605.46	16,636,474.00	272,198.56
Connecticut, Hartford, Conn.	19,018,905.00	141,740.26			124,092,732.00	1,094,050.27		
Continental, New York, N. Y.	67,585,260.00	826,309.21			683,697,688.00	7,660,454.52		
County, Philadelphia, Pa.	72,756,892.00	862,670.49			1,438,363,682.00	15,101,835.77		
Delaware, Philadelphia, Pa.	9,853,120.00	94,015.19			61,142,086.00	615,143.83		
Dixie, Greensboro, N. C.	35,016,067.00	402,561.95			228,166,993.00	2,509,672.02		
Dutchess, Poughkeepsie, N. Y.	7,603,229.00	109,495.60			66,625,861.00	971,315.92		
Equitable, Providence, R. I.	4,795,194.00	57,971.83			50,811,938.00	560,109.55		
Federal, Jersey City, N. J.	12,733,963.00	145,355.79	5,500.00	397.50	128,918,308.00	1,473,589.66	362,715.00	20,786.16
Fidelity-Phenix, New York, N. Y.			81,856,545.00	926,184.55			144,027,870.00	1,016,260.56
Fire Association of Philadelphia, Philadelphia, Pa.	104,140,167.00	1,071,301.75			1,149,192,395.00	13,023,722.87		
Fireman's Fund, San Francisco, Cal.	56,935,933.00	620,762.01			632,554,603.00	6,795,550.86		
Firemen's, Newark, N. J.	59,309,714.00	766,414.32	39,148,650.00	1,133,013.13	465,634,299.00	5,594,468.89	40,680,082.00	933,633.58
Franklin, Philadelphia, Pa.	28,027,710.00	330,840.74			379,690,823.00	3,863,818.20		
Georgia Home, Columbus, Ga.	9,818,994.00	112,882.28			197,915,350.00	2,111,995.04		
German Alliance, New York, N. Y.	16,910,287.00	234,504.44			93,487,751.00	1,215,562.99		
German American, Baltimore, Md.	295,047,434.00	3,097,084.36			79,040,301.00	810,794.02		
German American, New York, N. Y.	4,573,555.00	47,478.58			45,451,099.00	396,143.93		
German, Peoria, Ill.	352,774,696.00	3,296,777.95			1,399,186,398.00	13,134,565.60		
German, Wheeling, W. Va.	3,366,364.00	49,326.44			55,623,420.00	746,872.55		
Germania, New York, N. Y.	3,093,203.00	40,652.48			38,578,507.00	426,122.11		
Girard Fire and Marine, Philadelphia, Pa.	60,165,523.00	652,849.81			663,722,257.00	6,364,550.09		
Glens Falls, Glens Falls, N. Y.	27,889,775.00	314,197.04			194,283,879.00	1,774,974.64		
Globe and Rutgers, New York, N. Y.	27,521,019.00	311,928.31			391,612,330.00	4,138,954.87		
	29,395,406.00	356,408.04			311,563,471.00	3,732,324.12		

Granite State, Portsmouth, N. H.....	13,438,780.00	190,403.11	.....	87,165,101.00	1,056,236.30	.....	.....
Hanover, New York, N. Y.....	64,922,850.29	628,246.97	.....	413,484,849.17	4,272,412.39	.....	.....
Hartford, Hartford, Conn.....	85,700,263.00	564,904.18	.....	2,239,623,017.00	25,876,778.85	21,833,975.00	512,028.77
Hawkeye and Des Moines, Des Moines, Iowa.....	33,792,834.00	705,208.45	.....	112,937,884.00	2,042,808.92	.....	.....
Home, New York, N. Y.....	332,950,218.00	2,571,591.00	.....	2,097,676,087.00	21,034,192.00	27,575,309.00	687,057.00
Humboldt, Pittsburgh, Pa.....	11,484,399.00	125,517.96	.....	108,003,501.00	1,095,811.04	.....	.....
Insurance Co. of North America, Philadelphia, Pa.....	88,634,344.00	897,553.91	.....	919,888,669.00	10,934,552.82	66,341,504.00	1,440,375.34
Jefferson, Philadelphia, Pa.....	19,201,588.00	279,481.59	.....	90,659,793.00	1,092,920.63	125,679.00	5,882.22
Maryland Motor Car, Baltimore, Md.....	23,800.00	431.47	.....	1,958,846.65	37,418.20	.....	.....
Massachusetts Fire and Marine, Boston, Mass.....	1,585,246.00	14,259.51	.....	15,123,031.00	145,663.37	.....	.....
Milwaukee Mechanics, Milwaukee, Wis.....	35,159,550.00	453,271.14	.....	304,314,980.00	3,358,088.83	.....	.....
Milwaukee, Milwaukee, Wis.....	7,408,476.00	85,484.81	.....	65,025,997.00	3,672,257.92	.....	.....
National-Ben Franklin, Pittsburgh, Pa.....	18,788,939.00	197,366.20	.....	248,588,453.00	2,515,122.46	.....	.....
National, Hartford, Conn.....	265,753,211.00	2,942,184.67	.....	1,043,189,381.00	11,777,809.93	.....	.....
National Union, Pittsburgh, Pa.....	67,795,637.00	838,798.94	.....	278,357,019.00	3,347,558.13	.....	.....
New Brunswick, New Brunswick, N. J.....	5,349,604.00	74,263.32	.....	53,404,375.00	684,395.61	.....	.....
New Hampshire, Manchester, N. H.....	27,159,300.00	298,369.00	.....	343,151,916.00	3,837,676.87	.....	.....
Niagara, New York, N. Y.....	74,940,848.00	779,968.28	.....	528,909,680.00	5,399,574.60	.....	.....
Northwestern National, Milwaukee, Wis.....	32,800,329.00	306,805.03	.....	597,846,931.00	5,428,416.15	1,706,111.00	48,518.04
Old Colony, Boston, Mass.....	17,308,072.00	216,509.66	.....	55,936,905.00	613,888.83	.....	.....
Orient, Hartford, Conn.....	41,767,052.00	472,113.05	.....	235,731,430.00	2,517,585.12	.....	.....
Pennsylvania, Philadelphia, Pa.....	52,758,405.00	505,425.76	.....	584,582,088.00	6,267,918.10	.....	.....
Phoenix, Hartford, Conn.....	85,498,363.00	898,364.65	.....	848,014,398.00	8,368,509.90	.....	.....
Providence-Washington, Providence, R. I.....	62,604,057.00	706,728.79	.....	338,303,982.00	3,572,854.52	22,431,904.00	532,222.51
Queen, New York, N. Y.....	52,590,461.00	621,588.05	.....	676,056,479.00	7,657,855.15	643,725.00	6,856.46
Rhode Island, Providence, R. I.....	14,074,741.00	122,397.58	.....	63,314,869.00	576,428.39	.....	.....
Rochester German, Rochester, N. Y.....	39,832,054.00	517,667.43	.....	228,386,942.00	2,567,387.68	.....	.....
St. Paul Fire and Marine, St. Paul, Minn.....	40,586,614.00	530,907.59	.....	559,957,331.00	7,185,419.70	19,140,206.00	517,260.88
Security, New Haven, Conn.....	34,059,967.00	437,539.13	.....	270,268,296.00	2,921,024.36	.....	.....
Springfield Fire and Marine, Springfield, Mass.....	83,442,839.00	1,002,576.48	.....	763,854,143.00	8,778,957.42	.....	.....
Spring Garden, Philadelphia, Pa.....	86,750.00	2,537.50	.....	14,357,245.49	328,855.66	.....	.....
Standard, Hartford, Conn.....	3,664,667.00	32,282.62	.....	16,644,499.00	151,565.71	.....	.....
Teutonia, Pittsburgh, Pa.....	8,975,735.00	91,662.90	.....	89,477,797.00	970,443.50	.....	.....
Virginia Fire and Marine, Richmond, Va.....	11,115,839.00	168,144.27	.....	86,301,418.00	1,283,516.23	.....	.....
Virginia State, Richmond, Va.....	14,729,810.00	253,176.89	.....	26,846,326.00	462,288.63	.....	.....
Westchester, New York, N. Y.....	67,928,297.00	741,456.09	.....	461,386,001.00	4,650,968.51	.....	.....
Williamsburgh City, New York, N. Y.....	29,224,308.00	330,801.18	.....	306,295,070.00	3,192,564.72	.....	.....
Total.....	3,783,569,374.29	40,768,119.64	193,223,086.00	27,733,299,351.31	300,699,675.05	429,422,298.00	7,702,333.53
MUTUAL COMPANIES OTHER THAN DISTRICT AND FOREIGN.							
Mutual Fire, Sandy Spring, Md.....	5,000.00	.....	.....	15,959,220.00	2,392,146.45	.....	.....

TABLE F.—Business transacted in the District of Columbia by domestic joint-stock fire and marine and mutual insurance companies during 1910.

Name and location.	Fire risks written.	Premiums received.	Losses paid.	Losses incurred.	Marine and inland risks written.	Premiums received.	Losses paid.	Losses incurred.	Expenses.	Taxes.
STOCK COMPANIES OTHER THAN DISTRICT AND FOREIGN.										
Aetna, Hartford, Conn.	\$1,370,813.00	\$8,772.24	\$2,642.24	\$2,642.24	\$62,520.00	\$1,304.86			\$2,857.09	\$151.16
Agricultural, Watertown, N. Y.	570,600.00	2,962.79	1,293.73	1,375.91					958.83	44.44
Alleman, Pittsburg, Pa.	129,119.00	1,472.13	1,597.68	1,475.12					647.74	22.08
American & Foreign Marine, New York, N. Y.					1,636,051.00	848.31				12.72
American Central, St. Louis, Mo.	334,144.00	2,050.89	764.90	867.00					837.29	30.75
American, Newark, N. J.	1,094,006.00	5,083.41	2,912.50	2,608.89					1,836.96	78.74
Boston, Boston, Mass.	1,876,872.00	10,485.12	1,169.32	1,331.04	111,351.00	2,807.12	\$41.05	\$41.05	4,525.23	199.38
Buffalo Commercial, Buffalo, N. Y.	209,729.00	1,929.60	623.14	653.14					825.82	28.94
Buffalo German, Buffalo, N. Y.	451,261.00	3,178.45	230.64	230.64					1,368.25	47.68
Camden, Camden, N. J.	373,283.30	3,334.03	635.40	638.40					1,064.04	50.01
Citizens, St. Louis, Mo.	401,135.00	3,522.81	3,199.43						1,091.61	52.84
City of New York, New York, N. Y.	120,090.00	744.52	280.49	280.49					279.02	11.17
Columbia, Jersey City, N. J.					37,634.00	1,041.53			209.16	15.63
Commonwealth, New York, N. Y.	343,338.00	2,622.21	197.22	201.22					1,265.98	39.33
Connecticut, Hartford, Conn.	820,000.00	4,925.67	1,361.18	5,397.06					1,514.80	73.89
Continental, New York, N. Y.	2,565,930.00	15,954.49	7,731.26	9,846.24					5,181.62	239.31
County, Philadelphia, Pa.	383,605.00	2,370.12	283.44	2,218.19					2,218.19	35.55
Delaware, Philadelphia, Pa.	253,571.00	1,657.59	673.37	255.12					729.76	24.86
Dixie, Greensboro, N. C.	507,500.00	5,108.48	5,259.40	3,509.40					2,193.14	76.62
Dutchess, Poughkeepsie, N. Y.	77,780.00	592.34	1,417.24	1,417.24					51.73	8.88
Equitable, Providence, R. I.	313,305.00	1,571.54	24.15	148.50					597.85	23.57
Federal, Jersey City, N. J.					63,497.00	494.64	311.00	311.00		7.42
Fidelity-Phenix, New York, N. Y.	1,204,571.00	8,130.35	7,377.32	7,326.49					2,370.03	121.95
Fire Association of Philadelphia, Philadelphia, Pa.	743,098.00	4,828.09	3,169.87	3,993.22					1,478.73	72.42
Fireman's Fund, San Francisco, Cal.	1,155,363.53	9,174.23	1,054.53	6,596.95	90,550.00	1,285.75	429.25	429.25	4,954.12	156.90
Firemen's, Newark, N. J.	370,275.00	2,567.53	736.90	15.00					780.17	38.50
Franklin, Philadelphia, Pa.	615,377.50	4,417.25	997.01	5,208.05					1,564.65	66.26
Georgia Home, Columbus, Ga.	701,924.00	3,549.79	153.37	1,337.89					1,322.43	53.25
German Alliance, New York, N. Y.	219,883.00	1,233.77	576.14	393.14					339.28	18.50
German American, Baltimore, Md.	101,700.00	658.86	309.58	309.58					267.35	9.88
German American, New York, N. Y.	4,614,965.00	22,243.89	7,397.31	10,756.31					9,734.13	333.66
German, Peoria, Ill.	164,108.00	1,206.29	32.19	32.19					762.40	18.09
German, Wheeling, W. Va.	136,818.00	1,008.71	85.54	85.54					327.65	15.13
Germania, New York, N. Y.	420,034.00	2,140.38	172.01	172.01					745.68	32.11
Girard Fire & Marine, Philadelphia, Pa.	222,350.00	846.35	52.60	52.60					281.84	12.70
Glens Falls, Glens Falls, N. Y.	640,430.00	2,636.02	166.85	166.85					1,153.53	39.54
Globe & Rutgers, New York, N. Y.	499,205.00	4,235.01	591.44	714.44					1,167.81	63.53
Granite State, Portsmouth, N. H.	298,818.00	1,850.95	238.92	405.01					647.83	27.76
Hanover, New York, N. Y.	864,705.00	5,766.77	6,859.93	11,714.42					2,603.92	86.50

Hartford, Hartford, Conn.....	2, 434, 755.00	14, 968.69	10, 323.80	9, 615.25	73, 000.00	1, 336.41	948.25	948.25	4, 947.10	244.58
Hawkeye & Des Moines, Des Moines, Iowa.....	33, 640.00	268.42	9, 198.31	11, 554.97	58, 695.00	1, 383.42	.....	.....	35	4.03
Home, New York, N. Y.....	6, 200, 125.00	44, 605.37	29.00	29.00	.....	.....	.....	.....	15, 130.31	689.83
Humboldt, Pittsburg, Pa.....	396, 212.00	2, 715.06	.....	.....	.....	.....	.....	.....	34.88	40.73
Insurance Co. of North America, Philadelphia, Pa.....	3, 475, 522.00	23, 247.33	9, 674.73	13, 086.20	829, 960.00	5, 791.08	1, 800.84	1, 800.84	1, 361.17	435.58
Jefferson, Philadelphia, Pa.....	143, 637.00	1, 234.46	2, 001.86	2, 001.86	.....	.....	.....	.....	245.31	18.52
Maryland Motor Car, Baltimore, Md.....	263, 464.50	5, 635.41	549.50	626.55	.....	.....	.....	.....	3, 128.86	84.53
Massachusetts Fire & Marine, Boston, Mass.....	115, 614.00	1, 061.58	.....	.....	.....	.....	.....	.....	.....	15.92
Milwaukee Mechanics, Milwaukee, Wis.....	431, 609.00	2, 921.86	3, 960.90	3, 960.90	.....	.....	.....	.....	1, 088.63	43.83
Milwaukee, Milwaukee, Wis.....	92, 041.00	741.16	1, 181.82	1, 181.82	.....	.....	.....	.....	280.08	11.12
National-Ben Franklin, Pittsburg, Pa.....	212, 510.00	1, 689.56	2, 594.90	2, 714.90	.....	.....	.....	.....	555.54	25.34
National Union, Pittsburg, Pa.....	1, 856, 379.00	12, 699.52	3, 831.42	3, 818.63	.....	.....	.....	.....	5, 079.81	190.49
New Brunswick, New Brunswick, N. J.....	673, 973.00	4, 567.25	6, 213.11	6, 190.36	.....	.....	.....	.....	1, 525.09	68.50
New Hampshire, Manchester, N. H.....	209, 450.00	1, 575.90	1, 119.86	1, 119.86	.....	.....	.....	.....	1, 659.78	23.64
New York, N. Y.....	652, 697.00	4, 477.64	1, 607.38	3, 242.60	.....	.....	.....	.....	1, 039.69	83.33
Niagara, New York, N. Y.....	451, 853.00	2, 805.77	2, 468.97	1, 507.71	.....	.....	.....	.....	17, 359.53	42.09
Northwestern National, Milwaukee, Wis.....	7, 297, 971.00	37, 971.53	11, 679.88	13, 544.63	.....	.....	.....	.....	368.81	569.57
Old Colony, Boston, Mass.....	120, 431.00	838.40	9.76	10.04	.....	.....	.....	.....	610.39	15.37
Orient, Hartford, Conn.....	224, 166.00	1, 882.38	29.38	1, 034.38	.....	.....	.....	.....	28.23	28.23
Pennsylvania, Philadelphia, Pa.....	649, 140.00	3, 677.73	2, 916.55	2, 930.55	.....	.....	.....	.....	1, 203.24	55.15
Phoenix, Hartford, Conn.....	1, 451, 454.00	5, 559.30	374.74	369.60	.....	.....	.....	.....	1, 928.86	99.83
Providence-Washington, Providence, R. I.....	1, 225, 769.00	8, 216.63	2, 483.27	2, 899.33	152, 675.00	3, 149.65	492.33	492.33	3, 324.32	170.49
Queen, New York, N. Y.....	907, 174.00	5, 344.48	167.57	66.32	.....	.....	.....	.....	1, 554.93	80.17
Rhode Island, Providence, R. I.....	248, 491.00	1, 740.54	105.33	1, 852.19	.....	.....	.....	.....	435.14	26.11
Rochester German, Rochester, N. Y.....	244, 070.00	1, 698.70	15.11	15.11	.....	.....	.....	.....	757.11	25.48
St. Paul Fire & Marine, St. Paul, Minn.....	249, 504.00	1, 671.00	39.15	43.89	65, 020.00	1, 100.67	769.75	819.75	493.98	41.71
Security, New Haven, Conn.....	229, 498.00	1, 631.27	32.14	32.14	.....	.....	.....	.....	3, 682.74	24.47
Springfield Fire & Marine, Springfield, Mass.....	1, 865, 696.00	12, 599.29	1, 945.63	4, 403.29	.....	.....	.....	.....	3, 532.30	188.98
Spring Garden, Philadelphia, Pa.....	259, 008.76	1, 634.26	646.11	635.43	.....	.....	.....	.....	1, 477.96	24.51
Standard, Hartford, Conn.....	506, 047.00	2, 790.24	.....	50.00	.....	.....	.....	.....	831.70	41.85
Teutonia, Pittsburg, Pa.....	367, 815.00	2, 564.28	298.75	297.66	.....	.....	.....	.....	892.18	38.46
Virginia Fire & Marine, Richmond, Va.....	356, 854.00	2, 367.90	1, 565.67	895.67	.....	.....	.....	.....	521.13	35.51
Virginia State, Richmond, Va.....	132, 912.00	1, 490.13	66.63	4.63	.....	.....	.....	.....	1, 412.57	22.35
Westchester, New York, N. Y.....	615, 570.00	3, 223.81	2, 691.62	2, 383.89	.....	.....	.....	.....	489.13	48.36
Williamsburgh City, New York, N. Y.....	203, 890.00	1, 530.36	223.62	1, 106.26	.....	.....	.....	.....	.....	22.95
Total.....	59, 968, 648.59	578, 479.88	142, 314.71	177, 565.05	3, 180, 953.00	20, 733.44	4, 742.47	4, 842.47	135, 284.09	6, 023.26
MUTUAL COMPANIES OTHER THAN DISTRICT AND FOREIGN.										
Mutual Fire, Sandy Spring, Md.....	703, 014.00	2, 443.36	81.00	505.76	.....	.....	.....	.....	.....	.....

ABSTRACTS.

COMPILED FROM ANNUAL STATEMENTS OF DOMESTIC FIRE INSURANCE
COMPANIES SHOWING THEIR FINANCIAL CONDITION
DECEMBER 31, 1910.



ÆTNA INSURANCE CO., HARTFORD, CONN.

[Incorporated, 1819; commenced business, 1819. William B. Clark, president; Henry E. Rees, secretary.
Home office, 670 Main Street, Hartford, Conn.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$5,000,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$16,194,979.28
Increase of paid-up capital during the year.....	1,000,000.00
Extended at.....	\$17,194,979.28

II.—INCOME.

	Fire.	Marine and inland.	
Gross premiums.....	\$10,017,644.54	\$1,079,889.82	
Deduct gross amount paid for reinsurance—fire, \$123,589,902, marine and inland, \$286,135.16; return premiums—fire, \$1,129,901.15, marine and inland, \$117,754.40.....	2,365,800.17	403,889.56	
Total premiums (other than perpetual).....	7,651,844.37	676,000.26	8,327,844.63
Deposit premiums written on perpetual risks (gross).....			5,212.00
Gross interest on bonds and dividends on stocks, less \$31,426.34 accrued interest on bonds acquired during 1910.....		728,624.57	
Gross interest on deposits in trust companies and banks.....		30,821.34	
Gross interest from all other sources.....		81.20	
Gross rents from company's property.....		20,000.00	
Total gross interest and rents.....			779,527.11
Conscience fund.....		904.00	
Tax on real estate recovered.....		9,200.00	
Premiums paid by stockholders on increase of capital.....		1,000,000.00	
From agents' balances previously charged off.....			1,010,104.00
Gross profit on sale or maturity of ledger assets—			6.95
Bonds.....		2,444.71	
Stocks.....		5,000.00	
			7,444.71
Total income.....			10,130,139.40
Sum of both amounts.....			27,325,118.68

III.—DISBURSEMENTS.

	Fire.	Marine and inland.	
Gross amount paid policyholders for losses (including \$549,805.98 occurring in previous year).....	\$4,408,729.55	\$586,149.24	
Deduct amount received for salvage—fire, \$58,368.36, marine and inland, \$44,158.57; reinsurance—fire, \$778,184.29, marine and inland, \$155,359.79.....	838,611.85	199,518.36	
Net amount paid policyholders for losses.....	3,570,117.70	386,630.88	3,956,748.58
Expenses of adjustment and settlement of losses.....			42,313.60
Commissions or brokerage.....			1,567,018.77
Salaries, \$107,316.32, and expenses, \$121,084.83, of special and general agents.....			291,401.15
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....			355,695.23
Rents, including \$20,000 for company's occupancy of its own buildings.....			42,459.47
Advertising, \$18,364.19; printing and stationery, \$64,925.16.....			83,289.35
Postage, telegrams, telephone, and express.....			64,881.60
Legal expenses.....			10,980.59
Furniture and fixtures.....			8,881.81
Maps, including corrections.....			14,146.79
Underwriters' boards and tariff associations.....			89,331.05
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....			14,003.50
Inspections and surveys.....			40,519.18
Repairs and expenses (other than taxes) on real estate.....			2,994.71
Taxes on real estate.....			10,666.50
State taxes on premiums.....			117,787.28
Insurance department licenses and fees.....			25,360.20
All other licenses, fees, and taxes.....			196,585.07
Equipment of printing department.....			3,625.24
Miscellaneous.....			27,597.88
Paid Munich Reinsurance Co. on account reserve fund.....			98,297.94
Paid Munich Reinsurance Co. for interest on balance.....			21,759.65
Deposit premiums returned.....			2,896.28

Paid stockholders for interest or dividends (amount declared during the year, \$680,000.00; interest, \$69,864.30).....	\$749,864.30	
Agents' balances charged off.....	2,047.66	
Gross loss on sale or maturity of ledger assets:		
Bonds.....	\$41,351.48	
Stocks.....	312.50	
		41,663.98
Total disbursements.....		7,882,817.36
Balance.....		19,442,301.32

IV.—LEDGER ASSETS.

Book value of real estate.....	\$588,207.93	
Book value of bonds, \$11,733,679.04, and stocks, \$4,118,370.62.....	15,852,049.66	
Cash in company's office.....	4,561.13	
Deposits in trust companies and banks not on interest.....	33,975.82	
Deposits in trust companies and banks on interest.....	1,566,923.42	
Agents' balances representing business written subsequent to Oct. 1, 1910.....	1,393,658.79	
Agents' balances representing business written prior to Oct. 1, 1910.....	2,924.57	
Total ledger assets.....		19,442,301.32

NONLEDGER ASSETS.

Interest due and accrued on bonds.....	90,825.56	
Interest due and accrued on other assets.....	375.00	
		91,200.56
Market value (not including interest) of bonds and stocks over book value.....		1,706,176.09
Gross assets.....		21,239,677.97

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	2,924.57	
Book value of ledger assets over market value—real estate.....	213,207.93	
		216,132.50
Total admitted assets.....		21,023,545.47

V.—LIABILITIES.

Gross losses adjusted and unpaid (not yet due).....	\$125,597.62	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	688,304.08	
Gross claims for losses resisted.....	30,471.00	
	844,372.70	
Deduct reinsurance due or accrued.....	204,571.33	
Net amount of unpaid losses and claims.....		639,801.37
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$4,502,010.13; unearned premiums (50 per cent).....	2,251,005.07	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$8,939,616.43; unearned premiums (pro rata).....	4,812,015.48	
Gross premiums (less reinsurance, cash and bills) received and receivable upon all unexpired inland navigation risks, \$520,165.65; unearned premiums (50 per cent).....	260,082.83	
Total unearned premiums as computed above.....		7,323,103.38
Amount reclaimable by the insured on perpetual fire insurance policies, being 95 per cent of the premium or deposit received.....		101,115.19
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		1,000.00
State, county, and municipal taxes due or accrued.....		140,000.00
Balance held for Munich reinsurance under contract.....		449,509.41
Total amount of all liabilities except capital.....		8,654,529.35
Capital actually paid up in cash.....	\$5,000,000.00	
Surplus over all liabilities.....	7,369,016.12	
Surplus as regards policy holders.....		12,369,016.12
Total liabilities.....		21,023,545.47

VI.—RISKS AND PREMIUMS.

	Fire risk.	Gross premiums thereon.	Marine and inland risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$1,182,517,025.00	\$14,202,130.45	\$20,470,394.00	\$618,150.48
Written or renewed during the year.....	829,005,049.00	10,017,644.54	111,865,897.00	1,079,889.82
Total.....	2,011,522,074.00	24,219,774.99	132,336,291.00	1,698,040.30
Deduct those expired and marked off as terminated.....	723,848,100.00	9,191,089.78	100,932,465.00	918,907.21
In force at the end of the year.....	1,287,673,974.00	15,028,685.21	31,403,826.00	779,133.09
Deduct amount reinsured.....	136,670,008.00	1,587,058.65	7,602,406.00	258,967.44
Net amount in force Dec. 31, 1910...	1,151,003,966.00	13,441,626.56	23,801,420.00	520,165.65

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Terms and year written.	Amount covered	Gross premiums charged less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$356,809,034.00	\$4,502,010.13	One-half.....	\$2,251,005.07
2 years.....1909..	4,253,433.00	41,739.70	One-fourth.....	10,434.93
.....1910..	6,244,257.00	57,352.54	Three-fourths.....	43,014.41
3 years.....1908..	148,600,936.00	1,601,192.40	One-sixth.....	266,865.40
.....1909..	181,738,828.00	1,939,591.35	One-half.....	969,795.68
.....1910..	205,400,248.00	2,221,219.39	Five-sixths.....	1,851,016.16
4 years.....1907..	3,304,012.00	30,813.88	One-eighth.....	3,851.74
.....1908..	3,431,885.00	31,192.41	Three-eighths.....	11,697.15
.....1909..	3,893,925.00	38,529.07	Five-eighths.....	24,080.67
.....1910..	4,059,725.00	39,828.37	Seven-eighths.....	34,849.83
5 years.....1906..	39,021,585.00	503,990.66	One-tenth.....	50,399.07
.....1907..	40,975,889.00	517,962.73	Three-tenths.....	155,388.82
.....1908..	42,983,038.00	525,814.52	One-half.....	262,907.26
.....1909..	48,681,028.00	618,180.53	Seven-tenths.....	432,726.37
.....1910..	61,606,143.00	772,208.88	Nine-tenths.....	694,987.99
Total.....	1,151,003,966.00	13,441,626.56		7,063,020.55
Perpetual risk.....	4,544,863.00	106,437.04		101,115.19
Grand total.....	1,155,548,829.00	13,548,063.60		7,164,135.74

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

	Fire.	Marine and inland.
Gross risks written.....	\$1,565,213.00	\$69,020.00
Less risks canceled.....	194,400.00	6,500.00
Net risks written.....	1,370,813.00	62,520.00
Gross premiums received.....	9,728.91	1,430.40
Less returned premiums.....	956.67	125.54
Net premiums received.....	8,772.24	1,304.86
Net losses paid.....	2,642.24	
Net losses incurred.....	2,642.24	

AGRICULTURAL INSURANCE CO., WATERTOWN, N. Y.

[Incorporated, 1863; commenced business, 1853. W. H. Stevens, president; J. Q. Adams, secretary, Home office, 203 Washington Street, Watertown, N. Y.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$500,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$3,414,628.07

II.—INCOME.

Gross premiums, fire.....	\$2,521,808.41
Deduct gross amount paid for reinsurance, fire, \$396,280.27; return premiums, fire, \$439,954.37.....	836,234.64
Total premiums (other than perpetual).....	1,685,573.77
Gross interest on mortgage loans.....	34,432.89
Gross interest on collateral loans.....	18,904.60
Gross interest on bonds and dividends on stocks, less \$3,505.20 accrued interest on bonds acquired during 1910.....	94,569.55

Gross interest on deposits in trust companies and banks.....	\$5,295.83	
Gross interest from all other sources.....	1,431.02	
Gross rents from company's property.....	2,500.00	
Total gross interest and rents.....		\$157,133.89
Conscience money.....		445.00
Real estate previously charged off.....		300.00
From agents' balances previously charged off.....		2.20
Gross profit on sale or maturity of ledger assets:		
Real estate.....	6,026.98	
Bonds.....	2,108.93	
Stocks.....	36,020.05	
		44,155.96
Gross increase, by adjustment, in book of ledger assets—bonds.....		1,923.27
Total income.....		1,889,534.09
Sum of both amounts.....		5,304,162.76

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$132,647.33 occurring in previous year), fire.....	\$963,007.84	
Deduct amount received for salvage, fire, \$8,095.98; reinsurance, fire, \$206,454.79; discount, fire, \$1,613.62.....	216,164.39	
Net amount paid policy holders for losses.....		746,843.45
Expenses of adjustment and settlement of losses.....		30,956.18
Commissions or brokerage.....		376,638.47
Allowances to local agencies for miscellaneous agency expenses.....		3,647.27
Salaries, \$40,760.45, and expenses, \$76,739.81, of special and general agents.....		117,500.26
Salaries, fees, and all other charges of officers, directors, trustees, and home office employees.....		54,265.27
Rents, including \$2,500 for company's occupancy of its own buildings.....		4,680.59
Advertising, \$9,517.05; printing and stationery, \$11,322.23.....		20,839.28
Postage, telegrams, telephone, and express.....		16,246.20
Legal expenses.....		841.71
Furniture and fixtures.....		1,825.99
Maps, including corrections.....		4,583.78
Underwriters' boards and tariff associations.....		25,256.57
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....		11,976.48
Inspections and surveys.....		3,787.95
Repairs and expenses (other than taxes) on real estate.....		941.81
Taxes on real estate.....		821.53
State taxes on premiums.....		33,662.95
Insurance department licenses and fees.....		9,204.01
All other licenses, fees, and taxes:		
Federal taxes.....	\$2,713.17	
Municipal and county taxes.....	5,628.03	
Mortgage and local tax on personal property.....	1,340.21	
		9,681.41
Audits.....		750.00
Fuel and light.....		619.59
Insurance journals.....		952.75
Office expenses.....		1,084.20
Paid stockholders for interest or dividends (amount declared during the year).....		75,000.00
Agents' balances charged off.....		1,380.07
Gross loss on sale or maturity of ledger assets:		
Real estate.....	\$365.56	
Bonds.....	1,070.93	
		1,436.49
Gross decrease, by adjustment, in book value of ledger assets—bonds.....		687.76
Total disbursements.....		1,556,112.02
Balance.....		3,748,050.74

IV.—LEDGER ASSETS.

Book value of real estate.....	\$39,191.62	
Mortgage loans on real estate, first liens.....	721,414.11	
Loans secured by pledge of bonds, stocks, or other collateral.....	316,614.91	
Book value of bonds, \$1,387,601.28, and stocks, \$721,760.63.....	2,109,361.91	
Cash in company's office.....	8,089.94	
Deposits in trust companies and banks on interest.....	280,744.06	
Agents' balances representing business written subsequent to Oct. 1, 1910....	269,304.21	
Agents' balances representing business written prior to Oct. 1, 1910.....	3,329.98	
Total ledger assets.....		3,748,050.74

NONLEDGER ASSETS.

Interest due, \$335.70, and accrued, \$8,562.53, on mortgages.....	8,898.23	
Interest due and accrued on bonds.....	20,647.78	
Interest due, \$477, and accrued, \$8,294.25, on collateral loans.....	8,771.25	
Interest due and accrued on other assets.....	577.78	
		38,895.04
Due from other companies for reinsurance on paid losses.....		1,145.02
Gross assets.....		3,788,090.80

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	\$3,329.98	
Book value of ledger assets over market value:		
Real estate.....	3,336.62	
Bonds and stocks.....	19,618.91	
		\$26,285.51
Total admitted assets.....		3,761,805.29

V.—LIABILITIES.

Gross losses adjusted and unpaid (due, \$22,945.99; not yet due, \$17,124.91)...	\$40,070.90	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	106,346.70	
Gross claims for losses resisted.....	19,658.25	
	166,075.85	
Deduct reinsurance due or accrued.....	32,299.10	
Net amount of unpaid losses and claims.....		133,776.75
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$976,016; unearned premiums (50 per cent)...	488,008.00	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$2,429,293; unearned premiums (pro rata).....	1,279,206.00	
Total unearned premiums as computed above.....		1,767,214.00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		5,517.88
State, county, and municipal taxes due or accrued.....		33,000.00
Reinsurance premiums.....		19,697.39
Federal tax.....		2,000.00
Reserve for contingencies.....		100,000.00
Total amount of all liabilities except capital.....		2,061,206.02
Capital actually paid up in cash.....	500,000.00	
Surplus over all liabilities.....	1,200,599.27	
Surplus as regards policy holders.....		1,700,599.27
Total liabilities.....		3,761,805.29

VI.—RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force Dec. 31, 1909.....	\$366,090,000.00	\$3,729,402.00
Written or renewed during the year.....	238,524,700.00	2,521,808.41
Total.....	604,614,700.00	6,251,210.41
Deduct those expired and marked off as terminated.....	214,855,200.00	2,313,181.41
In force at the end of the year.....	389,759,500.00	3,938,029.00
Deduct amount reinsured.....	47,626,000.00	532,720.00
Net amount in force Dec. 31, 1910.....	342,133,500.00	3,405,309.00

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged. less reinsurance.	Fraction unearned.	Amount of premiums unearned.
1 year or less.....1910..	\$83,296,200.00	\$976,016.00	One-half.....	\$488,008.00
2 years.....1909..	366,300.00	2,844.00	One-fourth.....	711.00
.....1910..	336,300.00	2,127.00	Three-fourths.....	1,595.25
3 years.....1908..	53,338,300.00	478,715.00	One-sixth.....	79,785.83
.....1909..	61,581,200.00	565,641.00	One-half.....	282,820.50
.....1910..	65,084,400.00	586,217.00	Five-sixths.....	488,514.15
4 years.....1907..	477,200.00	4,474.00	One-eighth.....	559.25
.....1908..	503,900.00	3,740.00	Three-eighths.....	1,402.50
.....1909..	613,300.00	5,351.00	Five-eighths.....	3,344.37
.....1910..	326,200.00	3,230.00	Seven-eighths.....	2,826.25
5 years.....1906..	13,924,700.00	140,542.00	One-tenth.....	14,054.20
.....1907..	13,328,000.00	134,066.00	Three-tenths.....	40,219.80
.....1908..	13,071,900.00	133,054.00	One-half.....	66,527.00
.....1909..	16,605,500.00	169,366.00	Seven-tenths.....	118,556.20
.....1910..	18,219,300.00	192,661.00	Nine-tenths.....	173,394.90
Over 5 years.....	1,060,800.00	7,265.00	Pro rata.....	4,894.80
Total.....	342,133,500.00	3,405,309.00		1,767,214.00

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$660,600.00
Less \$55,000 risks canceled, and \$35,000 reinsurance in companies authorized in District of Columbia.....	90,000.00
Net risks written.....	570,600.00
Gross premiums received.....	3,478.90
Less \$289.51 returned premiums, and \$226.60 premiums for reinsurance in companies authorized in District of Columbia.....	516.11
Net premiums received.....	2,962.79
Losses paid (deducting salvage).....	1,319.80
Less losses on risks reinsured in companies authorized in District of Columbia.....	26.07
Net losses paid.....	1,293.73
Net losses incurred.....	1,375.91

ALLEMANNIA FIRE INSURANCE CO., PITTSBURG, PA.

[Incorporated, 1868; commenced business, 1868. W. Steinmeyer, president; C. P. Kellerman, secretary.
Home office, 316 Fourth Avenue, Pittsburg, Pa.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$200,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$1,408,336.94

II.—INCOME.

Gross premiums, fire.....	\$1,024,927.16
Deduct gross amount paid for reinsurance, fire, \$99,901.10; return premiums, fire, \$149,300.95.....	249,202.05
Total premiums (other than perpetual).....	775,725.11
Gross interest on mortgage loans.....	53,888.26
Gross interest on collateral loans.....	1,455.00
Gross interest on bonds and dividends on stocks, less \$113.75; accrued interest on bonds acquired during 1910.....	15,193.63
Gross interest on deposits in trust companies and banks.....	1,689.84
Total gross interest.....	72,226.73
Total income.....	847,951.84
Sum of both amounts.....	2,256,288.78

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$84,917.17 occurring in previous year), fire.....	\$434,441.85
Deduct amount received for salvage, fire, \$1,435.41; reinsurance, fire, \$44,705.95.....	47,366.31
Net amount paid policy holders for losses.....	387,075.54
Expenses of adjustment and settlement of losses.....	7,436.88
Commissions or brokerage.....	216,525.31
Allowances to local agencies for miscellaneous agency expenses.....	3,702.22
Salaries, \$11,500, and expenses, \$7,997.30, of special and general agents.....	19,497.30
Salaries, fees, and all other charges of officers, directors, trustees, and home office employees..	38,773.92
Rents.....	5,384.19
Advertising, \$3,157.24; printing and stationery, \$7,427.47.....	10,584.71
Postage, telegrams, telephone, and express.....	2,855.80
Legal expenses.....	1,225.01
Furniture and fixtures.....	3,637.32
Maps, including corrections.....	3,052.93
Underwriters' boards and tariff associations.....	8,568.01
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....	7,567.14
Inspections and surveys.....	282.00
Repairs and expenses (other than taxes) on real estate.....	64.63
Taxes on real estate.....	232.30
State taxes on premiums.....	8,571.09
Insurance department licenses and fees.....	3,709.50
All other licenses, fees, and taxes:	
Pennsylvania capital stock tax.....	\$1,082.70
United States excise tax.....	954.71
	2,037.41
Insurance journals.....	180.50
Janitor.....	119.45
Notary.....	29.75
Repairs.....	54.96
Safe deposit box.....	30.00
Bonds.....	88.00
Mercantile agency.....	360.50
Chamber of Commerce.....	30.00
Sundries.....	99.89
	993.05
Paid stockholders for interest or dividends (amount declared during the year).....	30,000.00
Agents' balances charged off.....	1,207.43

Gross decrease, by adjustment, in book value of ledger assets—bonds.....	\$85.00
Total disbursements.....	763,068.69
Balance.....	1,493,220.09

IV.—LEDGER ASSETS.

Book value of real estate.....	\$32,748.99
Mortgage loans on real estate, first liens.....	942,529.00
Loans secured by pledge of bonds, stocks, or other collateral.....	27,000.00
Book value of bonds, \$240,137.50, and stocks, \$17,688.....	257,825.50
Cash in company's office.....	13,087.74
Deposits in trust companies and banks on interest.....	105,088.72
Agents' balances representing business written subsequent to Oct. 1, 1910....	104,377.20
Agents' balances representing business written prior to Oct. 1, 1910.....	1,914.23
Bills receivable, taken for fire risks.....	8,648.71
Total ledger assets.....	1,493,220.09

NONLEDGER ASSETS.

Interest due, \$723, and accrued, \$13,875, on mortgages.....	14,598.00
Interest due and accrued on bonds.....	2,607.00
Interest due and accrued on collateral loans.....	146.50
Interest due and accrued on other assets.....	730.00
	18,081.50
Market value of real estate over book value.....	1,001.42
Market value (not including interest) of bonds and stocks over book value.....	36,614.50
Gross assets.....	1,548,917.51

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	1,914.23
Total admitted assets.....	1,547,003.28

V.—LIABILITIES.

Gross losses adjusted and unpaid (due, \$11,320.49; not yet due, \$2,204.01)....	\$13,524.50
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	56,229.70
Gross claims for losses resisted.....	5,563.26
	75,317.46
Deduct reinsurance due or accrued.....	6,470.27
Net amount of unpaid losses and claims.....	68,847.19
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$435,027.92; unearned premiums (50 per cent).....	219,013.96
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$955,682.55; unearned premiums (pro rata).....	501,217.19
Total unearned premiums as computed above.....	720,231.15
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	3,433.75
State, county and municipal taxes due or accrued.....	10,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers....	1,700.00
Reinsurance premiums.....	3,266.00
Total amount of all liabilities except capital.....	807,478.09
Capital actually paid up in cash.....	\$200,000.00
Surplus over all liabilities.....	539,525.19
Surplus as regards policy holders.....	739,525.19
Total liabilities.....	1,547,003.28

VI.—RISKS AND PREMIUMS.

	Fire risk.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$133,417,195.00	\$1,428,399.67
Written or renewed during the year.....	95,742,914.00	1,024,927.16
Total.....	229,160,109.00	2,453,326.83
Deduct those expired and marked off as terminated.....	80,664,158.00	904,154.46
In force at the end of the year.....	148,495,951.00	1,549,172.37
Deduct amount reinsured.....	14,391,613.00	155,461.90
Net amount in force Dec. 31, 1910.....	134,104,338.00	1,393,710.47

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$37,379,770.00	\$438,027.92	One-half.....	\$219,013.96
3 years.....1908..	24,130,545.00	233,124.78	One-sixth.....	38,854.13
1909..	27,215,721.00	256,112.64	One-half.....	128,056.32
1910..	29,622,439.00	268,826.88	Five-sixths.....	224,022.40
5 years.....1906..	2,191,096.00	28,804.00	One-tenth.....	2,880.40
1907..	2,501,287.00	33,142.25	Three-tenths.....	9,942.60
1908..	3,150,996.00	38,894.21	One-half.....	19,447.10
1909..	3,594,206.00	42,925.16	Seven-tenths.....	30,047.60
1910..	3,932,802.00	51,220.12	Nine-tenths.....	46,098.11
Over 5 years.....	385,476.00	2,632.51	Pro rata.....	1,868.53
Total.....	134,104,338.00	1,393,710.47	.....	720,231.15

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$211,275.00
Less \$64,531 risks canceled, and \$17,625 reinsurance in companies authorized in District of Columbia.....	82,156.00
Net risks written.....	129,119.00
Gross premiums received.....	1,934.62
Less \$315.19 returned premiums, and \$147.30 premiums for reinsurance in companies authorized in District of Columbia.....	462.49
Net premiums received.....	1,472.13
Losses paid (deducting salvage).....	1,362.57
Less losses on risks reinsured in companies authorized in District of Columbia.....	122.56
Net losses paid.....	1,240.01
Losses incurred.....	1,597.68
Less losses on risks reinsured in companies authorized in District of Columbia.....	122.56
Net losses incurred.....	1,475.12

AMERICAN & FOREIGN MARINE INSURANCE CO., NEW YORK, N. Y.

[Incorporated, 1896; commenced business, 1897. W. L. H. Simpson, president; J. E. Hoffman, secretary.
Home office, Cotton Exchange Building, New York, N. Y.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$300,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$786,252.01
Increase of paid-up capital during the year.....	100,000.00
Extended at.....	\$886,252.01

II.—INCOME.

Gross premiums, marine and inland.....	\$726,090.73
Deduct gross amount paid for reinsurance, marine and inland, \$488,458.64; return premiums, marine and inland, \$20,610.41.....	509,069.05
Total premiums (other than perpetual).....	217,021.68
Gross interest on bonds and dividends on stocks, less \$1,610.29 accrued interest on bonds acquired during 1910.....	30,383.71
From agents' balances previously charged off.....	96.54
Gross increase, by adjustment, in book of ledger assets—bonds.....	128.87
Total income.....	247,630.80
Sum of both amounts.....	1,133,882.81

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses, marine and inland.....	\$469,263.15
Deduct amount received for salvage, marine and inland, \$84,705.67; reinsurance, marine and inland, \$311,904.45.....	396,610.12
Net amount paid policy holders for losses.....	72,653.03
Expenses of adjustment and settlement of losses.....	1,403.78
Commissions or brokerage.....	66,322.17
Allowances to local agencies for miscellaneous agency expenses.....	147.24
Salaries, fees, and all other charges of officers, directors, trustees, and home office employees.....	1,614.53
Advertising, \$56.40; printing and stationery, \$248.40.....	304.80
Postage, telegrams, telephone, express, and cables.....	232.44
Legal expenses.....	394.04

Furniture and fixtures.....	\$162.00
Underwriters' boards and tariff associations.....	148.41
Inspections and surveys.....	48.72
State taxes on premiums.....	5,162.08
Insurance department licenses and fees.....	920.64
All other licenses, fees, and taxes:	
State, municipal, and county licenses.....	\$188.18
United States corporation tax.....	647.23
	835.41
Auditing accounts.....	354.16
Policy stamps on reinsurance placed abroad.....	259.63
Miscellaneous expenses.....	701.46
Paid stockholders for interest or dividends.....	14,000.00
Gross decrease, by adjustment, in book value of ledger assets—bonds.....	1,032.06
Total disbursements.....	166,696.60
Balance.....	967,186.21

IV.—LEDGER ASSETS.

Book value of bonds, \$444,825.20, and stocks, \$443,283.28.....	\$888,108.48
Deposits in trust companies and banks not on interest.....	38,917.37
Agents' balances representing business written subsequent to Oct. 1, 1910...	37,031.13
Agents' balances representing business written prior to Oct. 1, 1910.....	3,129.23
Total ledger assets.....	967,186.21

NONLEDGER ASSETS.

Interest due and accrued on bonds.....	3,947.50
Due from other companies for reinsurance on losses already paid.....	4,003.33
Gross assets.....	975,137.04

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	3,129.23
Book value of ledger assets over market value—bonds and stocks.....	35,942.48
	39,071.71
Total admitted assets.....	936,065.33

V.—LIABILITIES.

Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	\$63,079.00
Gross claims for losses resisted.....	723.00
	63,802.00
Deduct reinsurance due or accrued.....	6,347.00
Net amount of unpaid losses and claims.....	57,455.00
Gross premiums (less reinsurance, cash, and bills) received and receivable upon all unexpired inland navigation risks, \$57,580.76; unearned premiums (50 per cent).....	28,790.38
Gross premiums (less reinsurance, cash, and bills) received and receivable upon all unexpired marine risks, \$24,653.42; unearned premiums (100 per cent).....	24,653.42
Total unearned premiums as computed above.....	53,443.80
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	200.00
State, county, and municipal taxes due or accrued.....	9,500.00
Commissions, brokerage, and other charges due or to become due to agents and brokers...	1,541.52
Reinsurance premiums.....	6,198.98
Total amount of all liabilities except capital.....	128,339.30
Capital actually paid up in cash.....	\$300,000.00
Surplus over all liabilities.....	507,726.03
Surplus as regards policy holders.....	807,726.03
Total liabilities.....	936,065.33

VI.—RISKS AND PREMIUMS.

	Marine and inland risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$3,586,167.00	\$37,543.89
Written or renewed during the year.....	856,161,736.00	726,090.73
Total.....	859,747,903.00	763,634.62
Deduct those expired and marked off as terminated.....	850,018,824.00	642,034.96
In force at the end of the year.....	9,729,079.00	121,599.66
Deduct amount reinsured.....	3,180,302.00	39,365.48
Net amount in force Dec. 31, 1910.....	6,548,777.00	82,234.18

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

	Marine and inland.
Gross risks written.....	\$1,804,872.00
Less \$1,000 risks canceled and \$167,821 reinsurance in companies authorized in District of Columbia.....	168,821.00
Net risks written.....	1,636,051.00
Gross premiums received.....	867.16
Less \$2.27 returned premiums and \$16.58 premiums for reinsurance in companies authorized in District of Columbia.....	18.85
Net premiums received.....	848.31

AMERICAN CENTRAL INSURANCE CO., ST. LOUIS, MO.

[Incorporated, 1853; commenced business, 1853. Edward T. Campbell, president; B. G. Chapman, jr., secretary. Home office, 816 Olive Street, St. Louis, Mo.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$200,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$5,398,688.34

II.—INCOME.

Gross premiums, fire.....	\$3,950,487.50
Deduct gross amount paid for reinsurance, fire, \$682,316.56; return premiums, fire, \$594,798.45.....	1,277,115.01
Total premiums (other than perpetual).....	2,673,372.49
Gross interest on mortgage loans.....	1,794.00
Gross interest on collateral loans.....	22,419.55
Gross interest on bonds and dividends on stocks less \$2,963.78 accrued interest on bonds acquired during 1910.....	209,921.74
Discounts.....	\$1,992.21
Interest on building, rent, and other items.....	87.98
	2,080.19
Unclaimed dividends.....	236,215.48
Gross profit on sale or maturity of ledger assets—bonds.....	37.50
	3,439.37
Total income.....	2,913,064.84
Sum of both amounts.....	8,311,753.18

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$144,952.58 occurring in previous year), fire.....	\$1,713,840.47
Deduct amount received for salvage, fire, \$17,930.49; reinsurance, fire, \$360,737.83.....	378,668.32
Net amount paid policy holders for losses.....	1,335,172.15
Expenses of adjustment and settlement of losses.....	19,048.61
Commissions or brokerage.....	485,299.73
Allowances to local agencies for miscellaneous agency expenses.....	92,178.13
Salaries, \$90,560.36, and expenses, \$56,967.14, of special and general agents.....	147,527.50
Salaries, fees, and all other charges of officers, directors, trustees, and home office employees..	91,952.69
Rents.....	12,069.70
Advertising, \$2,535.05; printing and stationery, \$25,986.38.....	28,021.43
Postage, telegrams, telephone, and express.....	25,820.55
Legal expenses.....	4,171.68
Furniture and fixtures.....	4,295.84
Maps, including corrections.....	9,297.27
Underwriters' boards and tariff associations.....	29,951.70
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....	5,400.37
Inspections and surveys.....	15,700.22
State taxes on premiums.....	44,603.03
Insurance department licenses and fees.....	32,068.55
All other licenses, fees, and taxes, city increase license.....	100.00
Paid stockholders for interest or dividends (amount declared during the year).....	240,000.00
Gross loss on sale or maturity of ledger assets—bonds, and stocks.....	1,375.00
Total disbursements.....	2,624,054.15
Balance.....	5,687,699.03

IV.—LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$29,900.00
Loans secured by pledge of bonds, stocks, or other collateral.....	461,900.00
Book value of bonds, \$3,298,682.20, and stocks, \$1,072,328.78.....	4,371,010.98
Cash in company's office.....	1,017.84
Deposits in trust companies and banks not on interest.....	203,376.75
Deposits in trust companies and banks on interest.....	50,000.00

Agents' balances representing business written subsequent to Oct. 1, 1910..	\$529,023.40	
Agents' balances representing business written prior to Oct. 1, 1910.....	43,849.15	
Bills receivable, taken for fire risks.....	1,815.35	
Lee Higginson & Co.....	805.56	
Total ledger assets.....		\$5,687,699.03

NONLEDGER ASSETS.

Interest accrued on mortgages.....	358.80	
Interest accrued on bonds.....	24,609.24	
Interest accrued on collateral loans.....	875.00	
		25,843.04
Market value (not including interest) of bonds and stocks over book value.....		44,032.02
Gross assets.....		5,757,574.09

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	43,849.15
Total admitted assets.....	5,713,724.94

V.—LIABILITIES.

Gross losses adjusted and unpaid.....	\$88,057.22	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	288,847.05	
Gross claims for losses resisted.....	28,332.50	
	405,236.77	
Deduct reinsurance due or accrued.....	115,265.18	
Net amount of unpaid losses and claims.....		289,971.59
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$1,609,823.74; unearned premiums (50 per cent).....	804,911.87	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$2,989,859.64; unearned premiums (pro rata).....	1,588,150.08	
Total unearned premiums as computed above.....		2,393,061.95
Cash dividends remaining unpaid to stockholders.....	808.48	
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	3,362.19	
State, county, and municipal taxes due or accrued.....	50,000.00	
Commissions, brokerage, and other charges due or to become due to agents and brokers....	85,180.88	
Total amount of all liabilities except capital.....		2,822,385.09
Capital actually paid up in cash.....	\$2,000,000.00	
Surplus over all liabilities.....	891,339.85	
Surplus as regards policy holders.....		2,891,339.85
Total liabilities.....		5,713,724.94

VI.—RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force Dec. 31, 1909.....	\$445,398,055.00	\$5,145,946.63
Written or renewed during the year.....	326,786,022.00	3,950,487.50
Total.....	772,184,077.00	9,096,434.13
Deduct expirations and cancellations.....	287,437,485.00	3,619,763.35
In force at the end of the year.....	484,746,592.00	5,476,670.78
Deduct amount reinsured.....	71,867,237.00	876,987.40
Net amount in force Dec. 31, 1910.....	412,879,355.00	4,599,683.38

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less re-insurance.	Fraction unearned.	Premiums unearned.
1 year or less.....1910..	\$122,883,433.00	\$1,609,823.74	One-half.....	\$804,911.87
2 years.....1909..	1,973,447.00	22,791.48	One-fourth.....	5,697.87
.....1910..	2,196,594.00	23,835.22	Three-fourths.....	17,876.40
3 years.....1908..	57,591,313.00	555,519.41	One-sixth.....	92,586.57
.....1909..	65,295,409.00	656,693.53	One-half.....	328,346.76
.....1910..	77,329,873.00	766,345.76	Five-sixths.....	638,621.45
4 years.....1907..	1,036,187.00	10,797.85	One-eighth.....	1,349.73
.....1908..	910,877.00	9,520.19	Three-eighths.....	3,570.06
.....1909..	1,046,713.00	11,877.50	Five-eighths.....	7,423.40
.....1910..	970,812.00	9,889.56	Seven-eighths.....	8,653.33
5 years.....1906..	14,371,544.00	159,130.19	One-tenth.....	15,913.01
.....1907..	16,137,662.00	180,360.66	Three-tenths.....	54,108.18
.....1908..	16,045,676.00	177,094.87	One-half.....	88,547.43
.....1909..	17,240,999.00	199,735.46	Seven-tenths.....	139,814.78
.....1910..	17,848,816.00	206,267.96	Nine-tenths.....	185,641.11
Total.....	412,879,355.00	4,599,683.38	.....	2,393,061.95

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$4,533.63
Less \$857.50 risks canceled and \$334.69 reinsurance in companies authorized in the District of Columbia.....	1,192.19
Net risks written.....	3,341.44
Gross premiums received.....	2,669.31
Less \$365.68 returned premiums and \$252.74 premiums for reinsurance in companies authorized in the District of Columbia.....	618.42
Net premiums received.....	2,050.89
Net losses paid.....	764.90
Net losses incurred.....	867.00

THE AMERICAN INSURANCE CO., NEWARK, N. J.

[Incorporated, 1846; commenced business, 1846. Philemon L. Hoadley, president; C. Weston Bailey, secretary. Home office, 70 Park Place, Newark, N. J.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$1,000,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$8,516,056.43

II.—INCOME.

Gross premiums, fire.....	\$4,873,999.85
Deduct gross amount paid for reinsurance, fire, \$481,357.54; return premiums, fire, \$784,116.09.....	1,265,473.63
Total premiums (other than perpetual).....	3,608,526.22
Gross interest on mortgage loans.....	76,236.91
Gross interest on bonds and dividends on stocks.....	256,304.04
Gross interest on deposits in trust companies and banks.....	2,770.42
Gross interest from all other sources.....	1,870.48
Gross rents from company's property, including \$14,151.46 for company's occupancy of its own buildings.....	22,898.84
Total gross interest and rents.....	360,080.69
From agents' balances previously charged off.....	151.43
Total income.....	3,968,758.34
Sum of both amounts.....	12,484,814.77

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$238,955.89 occurring in previous year), fire.....	\$1,947,642.46
Deduct amount received for salvage, fire, \$42,266.37; reinsurance, fire, \$230,004.91.....	272,271.28
Net amount paid policy holders for losses.....	1,675,371.18
Expenses of adjustment and settlement of losses.....	44,439.17
Commissions or brokerage.....	910,344.20
Salaries, \$62,264.34, and expenses, \$34,309.38, of special and general agents.....	96,573.72
Salaries, fees, and all other charges of officers, directors, trustees, and home office employees.....	145,523.48
Rents, including \$14,151.46 for company's occupancy of its own buildings.....	14,151.46

Advertising, \$1,223.71, printing and stationery, \$27,632.62.....		\$28,856.33
Postage, telegrams, telephone, and express		27,368.15
Legal expenses.....		1,357.83
Furniture and fixtures.....		3,012.85
Maps, including corrections.....		7,840.76
Underwriters' boards and tariff associations.....		19,850.36
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....		29,575.24
Inspections and surveys.....		20,075.04
Repairs and expenses (other than taxes) on real estate.....		1,025.52
Taxes on real estate.....		6,813.22
State taxes on premiums.....		57,870.46
Insurance department licenses and fees.....		18,248.42
All other licenses, fees, and taxes:		
Municipal taxes and licenses.....	\$9,325.14	
Corporation tax.....	5,450.95	
Privilege.....	400.00	
		15,176.09
Other disbursements:		
Auditing.....	2,196.05	
Maintenance of office buildings.....	9,633.54	
Collecting premium notes.....	4,503.77	
Commercial agency.....	2,008.75	
Miscellaneous.....	5,630.83	
		23,972.94
Paid stockholders for interest or dividends (amount declared during the year, \$200,000)....		201,049.79
Agents' balances charged off.....		2,019.45
Gross decrease, by adjustment, in book value of ledger assets—bonds.....		24,370.35
Total disbursements.....		3,374,886.01
Balance.....		9,109,928.76

IV.—LEDGER ASSETS.

Book value of real estate.....	\$468,000.00	
Mortgage loans on real estate, first liens.....	1,615,205.25	
Book value of bonds, \$4,104,228.82, and stocks, \$1,897,641.52.....	6,001,870.34	
Cash in company's office.....	322.83	
Deposits in trust companies and banks not on interest.....	25,000.00	
Deposits in trust companies and banks on interest.....	200,828.02	
Agents' balances representing business written subsequent to Oct. 1, 1910....	500,750.45	
Agents' balances representing business written prior to Oct. 1, 1910.....	1,120.11	
Bills receivable, taken for fire risks.....	296,831.76	
Total ledger assets.....		9,109,928.76

NONLEDGER ASSETS.

Interest due, \$2,429, and accrued, \$18,632.63, on mortgages.....	21,061.63	
Interest due and accrued on bonds.....	55,167.23	
		76,228.86
Gross assets.....		9,186,157.62

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	1,120.11	
Bills receivable, past due, taken for marine, inland, and fire risks.....	33,019.73	
Market value of stocks and bonds below book value.....	108,935.34	
		143,075.18
Total admitted assets.....		9,043,082.44

V.—LIABILITIES.

Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	\$360,617.77	
Gross claims for losses resisted.....	13,127.97	
	373,745.74	
Deduct reinsurance due or accrued.....	64,166.47	
Net amount of unpaid losses and claims.....		309,579.27
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$1,563,649.10; unearned premiums (50 per cent.....	781,824.55	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$7,297,402.51; unearned premiums (pro rata).....	3,771,217.20	
Total unearned premiums as computed above.....		4,553,041.75
Cash dividends remaining unpaid to stockholders, \$50,000; to policy holders, \$98.....		50,098.00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued, estimated.....		500.00
State, county, and municipal taxes due or accrued, estimated.....		35,000.00
Commissions, brokerage, and other charges due or to become due to agents and brokers....		168,464.29
All other liabilities—United States corporation tax.....		6,000.00
Total amount of all liabilities except capital.....		5,122,683.31

Special reserve fund.....		\$300,000.00
Capital actually paid up in cash.....	\$1,000,000.00	
Surplus over all liabilities.....	2,620,399.13	
Surplus as regards policy holders.....		3,620,399.13
Total liabilities.....		9,043,082.44

VI.—RISKS AND PREMIUMS.

	Fire risk.	Gross premi- ums thereon.
In force Dec. 31, 1909.....	\$838,351,533.00	\$8,992,181.92
Written or renewed during the year.....	462,604,555.00	4,873,999.85
Total.....	1,300,956,088.00	13,866,181.77
Deduct those expired and marked off as terminated.....	386,550,129.00	4,259,644.83
In force at the end of the year.....	914,405,959.00	9,606,536.94
Deduct amount reinsured.....	65,827,718.00	745,485.33
Net amount in force Dec. 31, 1910.....	848,578,241.00	8,861,051.61

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premi- ums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$147,621,417.00	\$1,563,649.10	One-half.....	\$781,824.55
2 years.....1909..	2,754,527.00	21,285.72	One-fourth.....	5,321.43
.....1910..	3,593,732.00	28,404.30	Three-fourths.....	21,303.21
3 years.....1908..	115,213,014.00	908,615.52	One-sixth.....	151,435.92
.....1909..	132,957,012.00	1,253,424.96	One-half.....	626,712.47
.....1910..	147,577,693.00	1,293,383.25	Five-sixths.....	1,077,819.35
4 years.....1907..	1,464,090.00	14,584.63	One-eighth.....	1,823.07
.....1908..	1,527,766.00	13,945.95	Three-eighths.....	5,229.72
.....1909..	1,714,548.00	15,654.85	Five-eighths.....	9,784.25
.....1910..	2,141,870.00	23,168.15	Seven-eighths.....	20,272.07
5 years.....1906..	52,024,701.00	702,233.04	One-tenth.....	70,223.30
.....1907..	66,398,137.00	848,795.06	Three-tenths.....	254,638.49
.....1908..	58,553,073.00	742,109.75	One-half.....	371,054.87
.....1909..	53,083,521.00	665,091.80	Seven-tenths.....	465,564.19
.....1910..	61,953,140.00	766,705.53	Nine-tenths.....	690,034.86
Total.....	848,578,241.00	8,861,051.61		4,553,041.75

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$1,569,686.00
Less \$326,747, risks canceled, and \$148,933, reinsurance in companies authorized in District of Columbia.....	475,680.00
Net risks written.....	1,094,006.00
Gross premiums received.....	6,615.02
Less \$523.42 returned premiums, and \$1,008.19, premiums for reinsurance in companies authorized in District of Columbia.....	1,531.61
Net premiums received.....	5,083.41
Losses paid (deducting salvage).....	3,071.43
Less losses on risks reinsured in companies authorized in District of Columbia.....	158.93
Net losses paid.....	2,912.50
Losses incurred.....	2,608.89

BOSTON INSURANCE CO., BOSTON, MASS.

[Incorporated, 1873; commenced business, 1874. Ranson B. Fuller, president; Freeman Nickerson, secretary. Home office, 137 Milk Street, Boston, Mass.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$1,000,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$5,899,825.70

II.—INCOME.

	Fire.	Marine and inland.	
Gross premiums.....	\$2,462,137.90	\$2,053,503.22	
Deduct gross amount paid for reinsurance—fire, \$474,386.08, marine and inland, \$191,312.85; return premiums—fire, \$484,902.64, marine and inland, \$287,973.92.....	959,288.72	479,286.77	
Total premiums (other than perpetual).....	1,502,849.18	1,574,216.45	\$3,077,065.63
Gross interest on mortgage loans.....		30,701.97	
Gross interest on collateral loans.....		4,854.33	
Gross interest on bonds and dividends on stocks, less \$36.17 accrued interest on bonds acquired during 1910.....		202,366.95	
Gross interest on deposits in trust companies and banks.....		6,700.79	
Gross interest from all other sources.....		958.48	
Gross rents from company's property.....		212.00	
Total gross interest and rents.....			245,794.52
From other sources:			
Profit on exchange, foreign remitters.....		435.52	
Profit on home-office agency.....		1,420.25	
Dividend No. 2, Waumkeag National Bank.....		1,250.00	
Dividend No. 9, National Bank of Republic.....		750.00	
Dividend No. 8, Continental National Bank.....		200.00	
Dividend No. 7, National Suffolk Bank.....		6.24	
20.6 shares Southern Oregon Co. previously charged off.....		309.00	
Estate Oliver H. Perry, deficiency on mortgage.....		342.08	
			4,713.09
From agents' balances previously charged off.....			384.40
Gross profit on sale or maturity of ledger assets:—Stocks.....			598.66
Total income.....			3,328,556.30
Sum of both amounts.....			9,228,382.00

III.—DISBURSEMENTS.

	Fire.	Marine and inland.	
Gross amount paid policy holders for losses (including \$245,846.17 occurring in previous year).....	\$1,060,655.26	\$1,093,765.59	
Deduct amount received for salvage—fire, \$10,926.92; marine and inland, \$63,147.51; reinsurance—fire, \$266,114.71; marine and inland, \$183,846.84; discount—fire, \$1,086.27; marine and inland, \$188.55.....	278,127.90	247,182.90	
Paid policy holders for losses.....	782,527.36	846,582.69	1,629,110.05
Expenses of adjustment and settlement of losses.....			27,403.99
Commissions or brokerage.....			666,268.19
Allowances to local agencies for miscellaneous agency expenses.....			13,457.87
Salaries, \$25,833.84, and expenses, \$35,327.42, of special and general agents.....			61,161.26
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees..			177,362.31
Rents.....			21,058.24
Advertising, \$5,120.72; printing and stationery, \$17,000.66.....			22,121.38
Postage, telegrams, telephone, and express.....			11,128.66
Legal expenses.....			3,213.74
Furniture and fixtures.....			2,467.59
Maps, including corrections.....			4,196.11
Underwriters' boards and tariff associations.....			17,570.42
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....			16,187.46
Inspections and surveys.....			4,278.69
Repairs and expenses (other than taxes) on real estate.....			396.21
Taxes on real estate.....			759.50
State taxes on premiums.....			33,263.01
Insurance department licenses and fees.....			10,165.53
All other licenses, fees, and taxes:			
Municipal taxes.....		\$3,095.80	
Federal corporation tax.....		3,463.16	
Franchise tax.....		7,402.42	
			13,961.38
Other disbursements:			
Miscellaneous expenses.....		16,612.36	
Investment expense.....		27.00	
Interest on prepayment of Maine premium and salvage.....		685.81	
Contingent salvage.....		3,627.50	
			20,952.67
Paid stockholders for interest or dividends (amount declared during the year).....			300,000.00
Agents' balances charged off.....			2,388.82
Total disbursements.....			3,058,872.08
Balance.....			6,169,508.92

IV.—LEDGER ASSETS.

Book value of real estate.....	\$34,000.00
Mortgage loans on real estate, first liens.....	619,800.00
Loans secured by pledge of bonds, stocks, or other collateral.....	53,600.00
Book value of bonds, \$1,303,536.79, and stocks, \$3,164,091.42.....	4,467,628.19
Cash in company's office.....	25,272.00

Deposits in trust companies and banks not on interest.....	\$996.06	
Deposits in trust companies and banks on interest.....	387,986.87	
Agents' balances representing business written subsequent to Oct. 1, 1910....	497,665.98	
Agents' balances representing business written prior to Oct. 1, 1910.....	19,078.13	
Bills receivable, taken for marine and inland risks.....	61,309.56	
Bills receivable, taken for fire risks.....	352.13	
Other ledger assets:		
Notes receivable.....	900.00	
Deposit with fire board.....	700.00	
Atlantic Mutual scrip.....	220.00	
Total ledger assets.....		\$6,169,508.92

NONLEDGER ASSETS.

Interest due, \$3,200, and accrued, \$2,531.99, on mortgages.....	5,731.99	
Interest accrued on bonds.....	19,448.58	
Interest due, \$18, and accrued, \$59, on collateral loans.....	77.00	
		25,257.57
Market value (not including interest) of bonds and stocks over book value.....		301,716.81
Other nonledger assets—reinsurance return premiums.....		118.57
Gross assets.....		6,496,601.87

DEDUCT ASSETS NOT ADMITTED.

Agents' balances representing business written prior to Oct. 1, 1910.....	19,078.13	
Bills receivable, past due, taken for marine, inland, and fire risks.....	3,540.49	
Deposits with fire board.....	700.00	
Collateral loan disallowed.....	3,000.00	
		26,318.62
Total admitted assets.....		6,470,283.25

V.—LIABILITIES.

Gross losses adjusted and unpaid.....	\$17,890.81	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	429,718.52	
Gross claims for losses resisted.....	43,099.43	
	490,708.76	
Deduct reinsurance due or accrued.....	87,300.37	
Net amount of unpaid losses and claims.....		403,408.39
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$933,390.53; unearned premiums (50 per cent).....	466,695.26	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$1,616,732.77; unearned premiums (pro rata).....	908,693.90	
Gross premiums (less reinsurance, cash and bills) received and receivable upon all unexpired marine and inland navigation risks, \$1,074,290.27; unearned premiums (50 per cent).....	537,145.14	
Gross premiums (less reinsurance) (cash and bills) received and receivable upon all unexpired inland marine and marine risks, \$32,563.41; unearned premiums (100 per cent).....	32,563.41	
Total unearned premiums as computed above.....		1,945,097.71
Cash dividends remaining unpaid to stockholders.....		50,000.00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		2,858.23
State, county, and municipal taxes due or accrued.....		26,390.00
Commissions, brokerage, and other charges due or to become due to agents and brokers.....		61,509.01
Total amount of all liabilities except capital.....		2,489,263.34
Capital actually paid up in cash.....	\$1,000,000.00	
Surplus over all liabilities.....	2,981,019.91	
Surplus as regards policy holders.....		3,981,019.91
Total liabilities.....		6,470,283.25

VI.—RISKS AND PREMIUMS.

	Fire risk.	Gross premiums thereon.	Marine and inland risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$298,123,830.00	\$2,871,191.73	\$36,124,740.00	\$1,079,902.54
Written or renewed during the year.....	245,188,636.00	2,462,137.90	174,855,870.00	2,053,503.22
Total.....	543,312,466.00	5,333,329.63	210,980,610.00	3,133,405.76
Deduct those expired and marked off as terminated.....	205,970,144.00	2,067,841.44	171,953,276.00	1,977,064.29
In force at the end of the year.....	337,342,322.00	3,265,488.19	39,027,334.00	1,156,341.47
Deduct amount reinsured.....	72,794,191.00	715,364.89	1,460,787.00	49,487.79
Net amount in force Dec. 31, 1910....	264,548,131.00	2,550,123.30	37,566,547.00	1,106,853.68

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$85,407,954.00	\$933,390.53	One-half.....	\$446,695.26
2 years.....1909..	902,412.00	5,877.73	One-fourth.....	1,469.43
.....1910..	901,381.00	5,577.48	Three-fourths.....	4,183.11
3 years.....1908..	29,054,604.00	225,697.26	One-sixth.....	37,616.21
.....1909..	40,363,520.00	336,971.78	One-half.....	168,485.89
.....1910..	46,481,861.00	384,850.21	Five-sixths.....	320,708.51
4 years.....1907..	407,161.00	3,685.56	One-eighth.....	460.69
.....1908..	626,127.00	5,178.36	Three-eighths.....	1,941.89
.....1909..	757,087.00	7,373.53	Five-eighths.....	4,608.46
.....1910..	455,321.00	5,130.66	Seven-eighths.....	4,489.33
5 years.....1906..	8,894,428.00	93,590.48	One-tenth.....	9,359.05
.....1907..	9,213,508.00	92,918.00	Three-tenths.....	27,875.40
.....1908..	10,845,191.00	113,405.04	One-half.....	56,702.52
.....1909..	14,265,926.00	160,178.01	Seven-tenths.....	112,124.61
.....1910..	15,971,650.00	176,298.67	Nine-tenths.....	158,668.80
Total.....	264,548,131.00	2,550,123.30	.....	1,375,389.16

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

	Fire.	Marine and inland.
Gross risks written.....	\$2,276,743.00	\$153,758.00
Less \$317,872 risks canceled and \$124,406 reinsurance in companies authorized in District of Columbia.....	399,871.00	42,407.00
Net risks written.....	1,876,872.00	111,351.00
Gross premiums received.....	12,632.01	3,379.81
Less \$1,803.46 returned premiums and \$916.12 premiums for reinsurance in companies authorized in District of Columbia.....	2,146.89	572.69
Net premiums received.....	10,485.12	2,807.12
Losses paid (deducting salvage).....	1,169.99	86.60
Less losses on risks reinsured in companies authorized in District of Columbia.....	.67	45.55
Net losses paid.....	1,169.32	41.05
Losses incurred.....	1,331.71	86.60
Less losses on risks reinsured in companies authorized in District of Columbia.....	.67	45.55
Net losses incurred.....	1,331.04	41.05

BUFFALO COMMERCIAL INSURANCE CO., BUFFALO, N. Y.

[Incorporated, 1896; commenced business, 1896. Charles Groben, president; Geo. H. Hofheins, secretary.
Home office, 455 Main Street, Buffalo, N. Y.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$200,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$678,772.14

II.—INCOME.

Gross premiums, fire.....	\$447,566.56
Deduct gross amount paid for reinsurance, fire, \$11,278.14; return premiums, fire, \$71,434.42.....	82,712.56
Total premiums (other than perpetual).....	364,854.00
Gross interest on mortgage loans.....	6,557.61
Gross interest on bonds, less \$481.80 accrued interest on bonds acquired during 1910.....	15,296.76
Gross interest on deposits in trust companies and banks.....	7,073.95
Gross rents from company's property.....	343.22
Total gross interest and rents.....	29,271.54
From agents' balances previously charged off.....	18.00
Gross profit on sale or maturity of ledger assets—real estate.....	300.00
Total income.....	394,443.54
Sum of both amounts.....	1,073,215.68

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$15,974.33 occurring in previous year), fire.....	\$186,585.56	
Deduct amount received for salvage, fire, \$817.68; reinsurance, fire, \$4,415.99..	5,233.67	
Net amount paid policy holders for losses.....		\$181,351.89
Expenses of adjustment and settlement of losses.....		3,303.60
Commissions or brokerage.....		99,231.38
Salaries, \$3,573.77, and expenses, \$2,592.46, of special and general agents.....		6,166.23
Salaries, fees, and all other charges of officers, directors, trustees, and home office employees		14,181.00
Rents.....		1,300.00
Advertising, \$877.05, printing and stationery, \$2,165.25.....		3,042.30
Postage, telegrams, telephone, and express.....		2,342.71
Legal expenses.....		1,826.42
Furniture and fixtures.....		800.64
Maps, including corrections.....		1,046.75
Underwriters' boards and tariff associations.....		1,722.01
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....		3,521.28
Inspections and surveys.....		1,218.81
Repairs and expenses (other than taxes) on real estate.....		217.81
Taxes on real estate.....		90.94
State taxes on premiums.....		4,823.97
Insurance department licenses and fees.....		1,463.06
All other licenses, fees, and taxes:		
City license.....	\$563.40	
City taxes.....	424.11	
National taxes.....	325.05	
Fire marshal taxes.....	363.84	
Fire relief associations.....	168.50	
		1,844.90
Other disbursements:		
Exchange.....	51.65	
Publishing statements.....	383.45	
Examination New York insurance department.....	140.91	
Premiums on surety bonds and fire insurance.....	146.10	
Drinking water and ice.....	56.40	
Gas and electricity.....	78.10	
Newspapers and periodicals.....	46.06	
Mercantile and underwriters' reports.....	106.62	
Meals for clerks working nights.....	31.55	
Rent safety-deposit vaults.....	12.56	
Sundry expenses.....	41.03	
		1,094.43
Paid stockholders for interest or dividends (amount declared during the year).....		20,000.00
Agents' balances charged off.....		146.67
Gross decrease, by adjustment, in book value of ledger assets—bonds.....		1,870.00
Total disbursements.....		352,607.80
Balance.....		720,607.88

IV.—LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$148,665.00	
Book value of bonds.....	428,442.25	
Cash in company's office.....	980.27	
Deposits in trust companies and banks on interest.....	94,909.10	
Agents' balances, representing business written subsequent to Oct. 1, 1910.....	47,148.00	
Agents' balances, representing business written prior to Oct. 1, 1910.....	463.26	
Total ledger assets.....		\$720,607.88

NONLEDGER ASSETS.

Interest accrued on mortgages.....	1,045.08	
Interest accrued on bonds.....	2,741.47	
		3,786.55
Gross assets.....		724,394.43

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	463.26	
Total admitted assets.....		723,931.17

V.—LIABILITIES.

Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	\$25,851.24	
Gross claims for losses resisted.....	2,000.00	
Net amount of unpaid losses and claims.....		\$27,851.24
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$253,278.82; unearned premiums (50 per cent).....	126,639.41	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$336,506.94; unearned premiums (pro rata).....	179,288.55	
Total unearned premiums as computed above.....		305,927.96

State, county, and municipal taxes due or accrued.....		\$4,500.00
Commissions, brokerage, and other charges due or to become due to agents and brokers.....		369.31
Return premiums.....		130.69
All other liabilities—contingent reserve.....		15,000.00
Total amount of all liabilities except capital.....		353,779.20
Capital actually paid up in cash.....	\$200,000.00	
Surplus over all liabilities.....	170,151.97	
Surplus as regards policy holders.....		370,151.97
Total liabilities.....		723,931.17

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$52,419,017.00	\$572,301.00
Written or renewed during the year.....	39,310,244.00	447,566.56
Total.....	91,729,261.00	1,019,867.56
Deduct those expired and marked off as terminated.....	35,538,817.00	413,767.88
In force at the end of the year.....	56,190,444.00	606,099.68
Deduct amount reinsured.....	1,682,566.00	16,313.92
Net amount in force Dec. 31, 1910.....	54,507,878.00	589,785.76

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$20,587,058.00	\$253,278.82	One-half.....	\$126,639.41
2 years.....1909..	127,288.00	1,365.39	One-fourth.....	341.35
.....1910..	115,142.00	1,435.19	Three-fourths.....	1,076.40
3 years.....1908..	7,482,057.00	62,679.45	One-sixth.....	10,446.58
.....1909..	8,557,796.00	73,283.39	One-half.....	36,641.69
.....1910..	9,971,391.00	86,181.84	Five-sixths.....	71,818.20
4 years.....1907..	115,963.00	1,108.85	One-eighth.....	138.60
.....1908..	79,050.00	674.58	Three-eighths.....	252.97
.....1909..	95,050.00	950.41	Five-eighths.....	594.00
.....1910..	37,111.00	444.08	Seven-eighths.....	388.57
5 years.....1906..	1,348,403.00	19,398.16	One-tenth.....	1,939.82
.....1907..	1,368,319.00	20,952.36	Three-tenths.....	6,285.71
.....1908..	1,236,882.00	18,417.71	One-half.....	9,208.85
.....1909..	1,477,172.00	22,490.84	Seven-tenths.....	15,743.59
.....1910..	1,909,196.00	27,124.69	Nine-tenths.....	24,412.22
Total.....	54,507,878.00	589,785.76	.....	305,927.96

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$272,712.00
Less \$34,733 risks canceled, and \$28,250 reinsurance in companies authorized in District of Columbia.....	62,983.00
Net risks written.....	209,729.00
Gross premiums received.....	2,527.00
Less \$278.45 returned premiums, and \$318.95 premiums for reinsurance in companies authorized in District of Columbia.....	597.40
Net premiums received.....	1,929.60
Losses paid (deducting salvage).....	623.14
Net losses incurred.....	653.14

BUFFALO GERMAN INSURANCE CO., BUFFALO, N. Y.

[Incorporated, 1867; commenced business, 1867. John G. Wickser, president; Charles A. Georger, secretary. Home office, 447-449 Main Street, Buffalo, N. Y.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$200,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$2,438,492.47

II.—INCOME.

Gross premiums, fire.....	\$788,346.24	
Deduct gross amount paid for reinsurance, fire, \$18,611.06; return premiums, fire, \$126,854.33.....	145,465.39	
Total premiums (other than perpetual).....		\$642,880.85
Gross interest on mortgage loans.....	20,958.70	
Gross interest on collateral loans.....	374.16	
Gross interest on bonds, less \$683.11 accrued interest on bonds acquired during 1910.....	54,709.41	
Gross interest on deposits in trust companies and banks.....	5,860.04	
Gross interest on deposit with Philadelphia underwriters' association.....	3.10	
Gross rents from company's property, including \$4,000 for company's occupancy of its own buildings.....	30,186.69	
Total gross interest and rents.....		112,092.10
Gross profit on sale or maturity of ledger assets—bonds.....		33.33
Total income.....		755,006.28
Sum of both amounts.....		3,193,498.75

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$22,255.84 occurring in previous year), fire.....	\$293,866.01	
Deduct amount received for salvage, fire, \$2,231.18; reinsurance, fire, \$6,337.51; discount, fire, \$707.97.....	9,276.66	
Net amount paid policy holders for losses.....		\$284,589.35
Expenses of adjustment and settlement of losses.....		5,093.49
Commissions or brokerage.....		170,120.27
Salaries, \$9,562.58, and expenses, \$5,306.22, of special and general agents.....		14,868.80
Salaries, fees, and all other charges of officers, directors, trustees, and home office employees.....		37,952.71
Rents, including \$4,000 for company's occupancy of its own buildings.....		4,000.00
Advertising, \$921.21; printing and stationery, \$3,422.37.....		4,343.58
Postage, telegrams, telephone, and express.....		3,882.43
Legal expenses.....		1,694.60
Furniture and fixtures.....		1,868.32
Maps, including corrections.....		3,125.75
Underwriters' boards and tariff associations.....		3,419.45
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....		5,421.79
Inspections and surveys.....		2,627.16
Repairs and expenses (other than taxes) on real estate.....		7,042.57
Taxes on real estate.....		11,602.85
State taxes on premiums.....		10,607.86
Insurance department licenses and fees.....		2,116.18
All other licenses, fees, and taxes:		
Licenses.....	\$1,093.02	
City tax (agencies).....	1,165.59	
Other disbursements:		2,258.61
Car fare for solicitors, \$62.50; visiting agents (hotel bills), \$95.38.....	\$157.88	
Sundry office supplies, \$45.48; box in safe deposit company, \$25.....	70.48	
Bradstreet reports, \$309.35; city directory, \$32.50; exchange, \$73.95.....	415.80	
Notary fees, \$11.50; electric lighting, \$107.50; paper, \$24.20.....	143.20	
Ice, \$24; drinking water, \$85; toilet supply company, \$56.58.....	165.58	
W. N. Gates & Co. (filing Ohio certificates), \$30.90; bonding company (premium), \$227.50.....	258.40	
Firemen, policemen, and express companies' ball tickets, \$33; New York Tax Reform Association, \$10.....	43.00	
Portrait and picture framing, \$40; insurance and local papers, \$329.50; publishing, \$341.96.....	711.46	
G. M. Shotwell, making transcript of testimony, New York investigating committee.....	12.50	
Paid stockholders for interest or dividends (amount declared during the year).....		1,978.30
Agents' balances charged off.....		70,000.00
Gross decrease, by adjustment, in book value of ledger assets:		172.71
Real estate.....	\$2,550.00	
Bonds.....	12,387.50	
Total disbursements.....		14,937.50
Balance.....		663,724.28
		2,529,774.47

IV.—LEDGER ASSETS.

Book value of real estate.....	\$337,998.85	
Mortgage loans on real estate, first liens, \$440,900; other than first, \$1,500.....	442,400.00	
Loans secured by pledge of bonds, stocks, or other collateral.....	8,000.00	
Book value of bonds.....	1,440,610.07	
Cash in company's office.....	1,979.63	
Deposits in trust companies and banks on interest.....	211,524.58	
Agents' balances, representing business written subsequent to Oct. 1, 1910.....	86,370.48	
Agents' balances, representing business written prior to Oct. 1, 1910.....	890.86	
Total ledger assets.....		2,529,774.47

NONLEDGER ASSETS.

Interest accrued on mortgages.....	\$2,467.77	
Interest accrued on bonds.....	7,931.35	
Interest accrued on collateral loans.....	150.00	
Rents accrued on company's property or lease.....	412.00	
		<u>\$10,961.12</u>
Gross assets.....		<u>2,540,735.59</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	890.86	
Book value of ledger assets over market value—second mortgage, No. 495....	1,500.00	
		<u>2,390.86</u>
Total admitted assets.....		<u>2,538,344.73</u>

V.—LIABILITIES.

Gross losses adjusted and unpaid (due, \$886; not yet due, \$3,100).....	\$3,986.00	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	35,338.24	
Gross claims for losses resisted.....	5,180.00	
		<u>44,504.24</u>
Net amount of unpaid losses and claims.....		
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$378,889.20; unearned premiums (50 percent).....	189,444.60	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$842,638.53; unearned premiums (pro rata).....	441,755.21	
		<u>631,199.81</u>
Total unearned premiums as computed above.....		
State, county, and municipal taxes due or accrued.....		10,000.00
All other liabilities—reserve for contingencies.....		50,000.00
		<u>735,704.05</u>
Total amount of all liabilities except capital.....		
Capital actually paid up in cash.....	200,000.00	
Surplus over all liabilities.....	1,602,640.68	
		<u>1,802,640.68</u>
Surplus as regards policy holders.....		
Total liabilities.....		<u>2,538,344.73</u>

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$121,457,698.00	\$1,212,349.77
Written or renewed during the year.....	74,865,508.00	788,346.24
Total.....	196,323,206.00	2,000,696.01
Deduct those expired and marked off as terminated.....	67,544,379.00	725,879.21
In force at the end of the year.....	128,778,827.00	1,274,816.80
Deduct amount reinsured.....	7,047,931.00	53,289.07
Net amount in force Dec. 31, 1910.....	121,730,896.00	1,221,527.73

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$32,122,145.00	\$378,889.20	One-half.....	\$189,444.60
2 years.....1909..	227,883.00	2,185.88	One-fourth.....	546.47
.....1910..	214,151.00	2,250.43	Three-fourths.....	1,687.82
3 years.....1908..	19,010,062.00	154,008.19	One-sixth.....	25,668.03
.....1909..	21,002,826.00	174,471.59	One-half.....	87,235.80
.....1910..	23,417,518.00	192,088.64	Five-sixths.....	160,073.87
4 years.....1907..	474,083.00	3,945.43	One-eighth.....	493.18
.....1908..	551,483.00	4,610.08	Three-eighths.....	1,728.78
.....1909..	402,350.00	3,681.52	Five-eighths.....	2,300.95
.....1910..	101,421.00	1,273.25	Seven-eighths.....	1,114.09
5 years.....1906..	4,421,815.00	56,278.97	One-tenth.....	5,627.89
.....1907..	4,401,702.00	56,431.68	Three-tenths.....	16,929.50
.....1908..	4,158,609.00	52,270.99	One-half.....	26,135.50
.....1909..	5,170,334.00	65,071.75	Seven-tenths.....	45,550.22
.....1910..	6,054,514.00	74,070.13	Nine-tenths.....	66,663.11
Total.....	121,730,896.00	1,221,527.73		631,199.81

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$514,966.00
Less \$62,705 risks canceled and \$1,000 reinsurance in companies authorized in the District of Columbia.....	63,705.00
Net risks written.....	451,261.00
Gross premiums received.....	3,406.53
Less \$218.58 returned premiums and \$9.50 premiums for reinsurance in companies authorized in the District of Columbia.....	228.08
Net premiums received.....	3,178.45
Losses paid (deducting salvage).....	230.64
Losses incurred.....	230.64

CAMDEN FIRE INSURANCE ASSOCIATION, CAMDEN, N. J.

[Incorporated, 1841; commenced business, 1841. Edmund E. Read, jr., president; Joseph K. Sharp, secretary. Home office, 434 Federal Street, Camden, N. J.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$500,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$2,312,972.41

II.—INCOME.

Gross premiums, fire.....	\$1,846,896.14
Deduct gross amount paid for reinsurance, fire, \$184,719.76; return premiums, fire, \$345,709.39.....	530,429.15
Total premiums (other than perpetual).....	1,316,466.99
Deposit premiums written on perpetual risks (gross).....	245.50
Gross interest on mortgage loans.....	33,089.47
Gross interest on collateral loans.....	3,001.27
Gross interest on bonds and dividends on stocks, less \$1,213.19 accrued interest on bonds acquired during 1910.....	63,516.81
Gross interest on deposits in trust companies and banks.....	896.31
Gross interest from all other sources.....	3.10
Gross rents from company's property, including \$3,000 for company's occupancy of its own buildings.....	3,340.00
Total gross interest and rents.....	103,846.96
From other sources:	
Transfer fees on perpetual policies.....	21.00
Brokerage.....	.62
Profit of Truscott & Sharp Agency.....	2,345.78
Gross profit on sale or maturity of ledger assets—bonds.....	2,367.40
Total income.....	1,422,981.85
Sum of both amounts.....	3,735,954.26

III.—DISBURSEMENTS.

Gross amount paid policyholders for losses (including \$118,618.84 occurring in previous year) fire.....	\$845,774.52
Deduct amount received for salvage, fire, \$9,476.43; reinsurance, fire, \$105,634.13.....	115,110.56
Net amount paid policy holders for losses.....	730,663.96
Expenses of adjustment and settlement of losses.....	10,063.52
Commissions or brokerage.....	355,333.82
Allowances to local agencies for miscellaneous agency expenses.....	3,510.15
Salaries, \$9,812.38, and expenses, \$6,701.28, of special and general agents.....	16,513.66
Salaries, fees, and all other charges of officers, directors, trustees, and home office employees.....	47,492.67
Rents.....	3,000.00
Advertising, \$1,312.46; printing and stationery, \$7,701.43.....	9,013.89
Postage, telegrams, telephone, and express.....	4,818.73
Legal expenses.....	1,163.27
Furniture and fixtures.....	2,234.87
Maps, including corrections.....	4,934.78
Underwriters' boards and tariff associations.....	8,083.39
Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses.....	8,069.08
Inspections and surveys.....	5,760.95
Repairs and expenses (other than taxes) on real estate.....	739.96
Taxes on real estate.....	647.00
State taxes on premiums.....	13,093.97
Insurance department licenses and fees.....	5,139.85
All other licenses, fees, and taxes:	
City and county taxes.....	\$2,039.37
United States corporation income tax.....	1,329.68
Taxes on personal property (Camden, N. J.).....	1,100.00
	4,469.05

Other disbursements:

Traveling expenses of officers and clerks.....	\$287. 60	
Miscellaneous.....	969. 75	
Rent of box in vault.....	100. 00	
Insurance on office furniture.....	52. 50	
Entertainment of stockholders (annual meeting).....	60. 00	
Pictures for board room.....	174. 00	
Care of garden.....	65. 77	
Typewriter exchange.....	46. 00	
Mercantile ratings.....	467. 34	
Office and janitor's supplies.....	406. 72	
Lighting, \$453.83; heating, \$186.75.....	640. 58	
Subscriptions to various publications.....	180. 72	
		\$3, 450. 78
Deposit premiums returned.....		255. 80
Paid stockholders for interest or dividends (amount declared during the year, \$49,000).....		48, 981. 30
Agents' balances charged off.....		44. 05
Gross loss on sale or maturity of ledger assets—bonds.....		81. 10
Total disbursements.....		1, 287, 559. 60
Balance.....		2, 448, 394. 66

IV.—LEDGER ASSETS.

Book value of real estate.....	\$53, 454. 36	
Mortgage loans on real estate, first liens.....	604, 625. 00	
Loans secured by pledge of bonds, stocks, or other collateral.....	58, 500. 00	
Book value of bonds, \$1,091,814.25, and stocks, \$403,487.90.....	1, 495, 302. 15	
Cash in company's office.....	38. 32	
Deposits in trust companies and banks not on interest.....	1, 281. 11	
Deposits in trust companies and banks on interest.....	46, 058. 39	
Agents' balances representing business written subsequent to Oct. 1, 1910....	187, 474. 40	
Agents' balances representing business written prior to Oct. 1, 1910.....	1, 560. 93	
Other ledger assets—cash deposit with Philadelphia underwriters' association..	100. 00	
Total ledger assets.....		2, 448, 394. 66

NONLEDGER ASSETS.

Interest due, \$1,058.75, and accrued, \$7,679.53, on mortgages.....	8, 738. 28	
Interest accrued on bonds.....	14, 411. 63	
Interest accrued on collateral loans.....	89. 38	
Interest accrued on other assets.....	2, 929. 07	
		26, 168. 36
Market value (not including interest) of stocks over book value.....		6, 070. 10
Gross assets.....		2, 480, 633. 12

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	1, 560. 93	
Book value of ledger assets over market value:		
Real estate.....	5, 754. 36	
Bonds.....	26, 244. 25	
		33, 559. 54
Total admitted assets.....		2, 447, 073. 58

V.—LIABILITIES.

Gross losses adjusted and unpaid, not yet due.....	\$3, 835. 93	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	128, 308. 99	
Gross claims for losses resisted.....	1, 500. 00	
	133, 644. 92	
Deduct reinsurance due or accrued.....	20, 636. 19	
Net amount of unpaid losses and claims.....		113, 008. 73
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$857,664.76; unearned premiums (50 per cent).....	428, 832. 38	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$1,391,184.55; unearned premiums (pro rata).....	709, 212. 88	
Excess of original premiums over amount received for reinsurance, \$13,758.62; unearned premiums (pro rata).....	4, 997. 02	
Total unearned premiums as computed above.....		1, 143, 042. 28
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 per cent of the premium or deposit received.....		25, 708. 30
Cash dividends remaining unpaid to stockholders.....		297. 50
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		1, 021. 71
State, county, and municipal taxes due or accrued.....		15, 000. 00
All other liabilities—interest paid in advance (mortgage No. 583).....		25. 00
Total amount of all liabilities except capital.....		1, 298, 103. 52

Capital actually paid up in cash.....	\$500,000.00
Surplus over all liabilities.....	648,970.06
Surplus as regards policyholders.....	<u>\$1,148,970.06</u>
Total liabilities.....	2,447,073.58

VI.—RISKS AND PREMIUMS.

	Fire risk.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$199,267,893.00	\$2,253,205.90
Written or renewed during the year.....	162,035,304.00	1,846,896.14
Total.....	361,303,197.00	4,100,102.04
Deduct those expired and marked off as terminated.....	142,360,241.00	1,671,875.78
In force at the end of the year.....	218,942,956.00	2,428,226.26
Deduct amount reinsured.....	20,893,985.00	251,376.95
Net amount in force Dec. 31, 1910.....	198,048,971.00	2,176,849.31

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$72,275,457.00	\$857,664.76	One-half.....	\$428,832.38
2 years.....1909..	132,967.00	1,119.16	One-fourth.....	279.79
.....1910..	96,458.00	980.62	Three-fourths.....	735.47
3 years.....1908..	24,758,804.00	244,883.12	One-sixth.....	40,813.85
.....1909..	29,176,663.00	291,005.84	One-half.....	145,502.92
.....1910..	31,616,161.00	316,971.75	Five-sixths.....	264,143.13
4 years.....1907..	103,501.00	1,142.66	One-eighth.....	142.83
.....1908..	144,963.00	1,272.90	Three-eighths.....	477.34
.....1909..	167,920.00	1,374.45	Five-eighths.....	859.03
.....1910..	90,743.00	579.79	Seven-eighths.....	507.32
5 years.....1906..	6,100,691.00	68,906.33	One-tenth.....	6,890.63
.....1907..	7,231,973.00	81,441.38	Three-tenths.....	24,432.41
.....1908..	7,231,226.00	85,366.95	One-half.....	42,683.48
.....1909..	8,510,010.00	101,679.54	Seven-tenths.....	71,175.68
.....1910..	9,606,390.00	114,824.59	Nine-tenths.....	103,342.13
Over 5 years.....	805,044.00	7,635.47	Pro rata.....	7,226.87
Total.....	198,048,971.00	2,176,849.31		1,138,045.26
Perpetual risks.....	1,216,766.00	28,564.78	Nine-tenths.....	25,708.30
Grand total.....	199,265,737.00	2,205,414.09		1,163,753.56

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$521,201.00
Less \$104,738.20 risks canceled, and \$43,179.50 reinsurance in companies authorized in District of Columbia.....	147,917.70
Net risks written.....	<u>373,283.30</u>
Gross premiums received.....	4,393.36
Less \$677.95 return premiums, and \$381.36 premiums for reinsurance in companies authorized in District of Columbia.....	1,059.31
Net premiums received.....	<u>3,334.05</u>
Losses paid (deducting salvage).....	635.40
Net losses incurred.....	<u>638.40</u>

CITIZENS INSURANCE CO. OF MISSOURI, ST. LOUIS, MO.

[Incorporated, 1837; commenced business, 1837. Charles E. Chase, president; P. O. Crocker, secretary. Home office, Pierce Building, St. Louis, Mo.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$200,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$850,275.64

II.—INCOME.

	Fire.	Marine and inland.	
Gross premiums.....	\$2,197,557.21	\$206.98	
Deduct gross amount paid for reinsurance—fire, \$1,310,283.66; marine and inland, \$129.36; return premiums—fire, \$317,949.31	1,628,232.97	129.36	
Total premiums (other than perpetual).....	569,324.24	77.62	\$569,401.86
Gross interest on mortgage loans.....		5,750.61	
Gross interest on bonds and dividends on stocks, less \$695.33 accrued interest on bonds acquired during 1910.....		23,101.29	
Gross interest on deposits in trust companies and banks.....		1,681.07	
Total gross interest and rents.....			30,532.97
Total income.....			599,934.83
Sum of both amounts.....			1,450,210.47

III.—DISBURSEMENTS.

Gross amount paid policyholders for losses (including \$129,024.54 occurring in previous year)—fire.....	\$1,141,372.86	
Deduct amount received for salvage—fire, \$11,144.03; reinsurance—fire, \$814,041.50; discount—fire, \$840.50.....	826,026.03	
Net amount paid policyholders for losses.....		315,346.83
Expenses of adjustment and settlement of losses.....		5,550.07
Commissions or brokerage.....		99,499.83
Salaries, \$34,998.66, and expenses, \$15,722.27, of special and general agents.....		50,720.93
Salaries, fees, and all other charges of officers, directors, trustees, and home office employees..		17,463.79
Rents.....		3,440.23
Advertising, \$580.59, printing and stationery, \$3,644.16.....		4,224.75
Postage, telegrams, telephone, and express.....		6,949.87
Legal expenses.....		303.83
Furniture and fixtures.....		352.43
Maps, including corrections.....		591.99
Underwriters' boards and tariff associations.....		6,462.06
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....		2,971.85
Inspections and surveys.....		4,528.71
State taxes on premiums.....		12,770.73
Insurance department licenses and fees.....		4,882.04
All other licenses, fees, and taxes.....		6,559.89
Other disbursements:		
Commercial reports.....	\$661.31	
Periodicals.....	61.84	
Toilet.....	79.34	
Investment expense.....	32.79	
		835.28
Paid stockholders for interest or dividends (amount declared during the year).....		22,000.00
Agents' balances charged off.....		42.37
Total disbursements.....		564,497.48
Balance.....		885,712.99

IV.—LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$102,700.00	
Book value of bonds, \$563,576.25, and stocks, \$775.....	564,351.25	
Cash in company's office.....	2,210.74	
Deposits in trust companies and banks not on interest.....	2,794.42	
Deposits in trust companies and banks on interest.....	113,268.70	
Agents' balances representing business written subsequent to Oct. 1, 1910....	99,550.10	
Agents' balances representing business written prior to Oct. 1, 1910.....	837.78	
Total ledger assets.....		885,712.99

NONLEDGER ASSETS.

Interest due, \$50, and accrued, \$810, on mortgages.....	860.00	
Interest accrued on bonds.....	8,805.00	
Interest due and accrued on other assets.....	322.05	
		9,987.05
Other nonledger assets—due from reinsuring companies on losses paid.....		249.19
Gross assets.....		895,949.23

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	837.78	
Book value of ledger assets over market value.....	13,073.75	
		13,911.53
Total admitted assets.....		882,037.70

V.—LIABILITIES.

Gross losses adjusted and unpaid (not yet due).....	\$40,633.05	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	139,380.92	
Gross claims for losses resisted.....	10,196.49	
	<hr/>	
	190,210.46	
Deduct reinsurance due or accrued.....	138,455.18	
	<hr/>	
Net amount of unpaid losses and claims.....		\$51,755.28
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$385,029; unearned premiums (50 per cent).....	192,514.50	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$493,054; unearned premiums (pro rata).....	266,255.14	
Excess of original premiums over amount received for reinsurance, \$272.06; unearned premiums (pro rata).....	141.74	
	<hr/>	
Total unearned premiums as computed above.....		458,911.38
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		1,152.25
State, county, and municipal taxes due or accrued.....		5,690.00
		<hr/>
Total amount of all liabilities except capital.....		517,508.91
Capital actually paid up in cash.....	200,000.00	
Surplus over all liabilities.....	164,528.79	
	<hr/>	
Surplus as regards policyholders.....		364,528.79
		<hr/>
Total liabilities.....		882,037.70

VI.—RISKS AND PREMIUMS.

	Fire risk.	Gross premiums thereon.	Marine and inland risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$228,901,359.00	\$2,906,677.97		
Written or renewed during the year.....	188,362,596.00	2,197,557.21	\$43,027.00	\$206.98
Total.....	417,263,955.00	5,104,235.18	43,027.00	206.98
Deduct those expired and marked off as terminated.....	184,048,389.00	2,207,505.59	43,027.00	206.98
In force at the end of the year.....	233,215,566.00	2,896,729.59		
Deduct amount reinsured.....	161,856,246.00	2,018,646.59		
Net amount in force Dec. 31, 1910....	71,359,320.00	878,083.00		

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$27,604,652.00	\$385,029.00	One-half.....	\$192,514.50
2 years.....1909..	154,083.00	1,999.00	One-fourth.....	499.75
1910..	125,258.00	1,677.00	Three-fourths.....	1,257.75
3 years.....1908..	9,376,817.00	103,454.00	One-sixth.....	17,242.33
1909..	10,822,660.00	118,667.00	One-half.....	59,333.50
1910..	13,085,171.00	140,735.00	Five-sixths.....	117,279.17
4 years.....1907..	45,155.00	695.00	One-eighth.....	86.87
1908..	60,665.00	586.00	Three-eighths.....	219.75
1909..	48,840.00	616.00	Five-eighths.....	385.00
1910..	31,301.00	411.00	Seven-eighths.....	359.62
5 years.....1906..	1,467,492.00	19,029.00	One-tenth.....	1,902.90
1907..	1,622,707.00	19,888.00	Three-tenths.....	5,966.40
1908..	1,897,027.00	23,712.00	One-half.....	11,856.00
1909..	2,242,932.00	27,802.00	Seven-tenths.....	19,461.40
1910..	2,774,560.00	33,783.00	Nine-tenths.....	30,404.70
Total.....	71,359,320.00	878,083.00		458,769.64

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$497,535.00
Less \$96,400, risks canceled.....	96,400.00
Net risks written.....	401,135.00
Gross premiums received.....	4,239.84
Less returned premiums.....	717.03
Net premiums received.....	3,522.81
Net losses paid.....	3,199.43

CITY OF NEW YORK INSURANCE CO., NEW YORK, N. Y.

[Incorporated, 1905; commenced business, 1905. Major A. White, president; J. Carroll French, secretary.
Home office, 42 Cedar Street, New York, N. Y.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$500,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$1,415,877.77

II.—INCOME.

Gross premiums, fire.....	\$917,753.27
Deduct gross amount paid for reinsurance, fire, \$168,375.29; return premiums, fire, \$177,951.23.....	346,326.52
Total premiums (other than perpetual).....	571,426.75
Gross interest on mortgage loans.....	7,375.19
Gross interest on bonds and dividends on stocks, less \$3,017.03 accrued interest on bonds acquired during 1910.....	38,139.30
Gross interest on deposits in trust companies and banks.....	4,148.03
Total gross interest and rents.....	49,662.52
Chase National Bank, collateral loan.....	50,000.00
Gross profit on sale or maturity of ledger assets—stocks.....	2,317.00
Total income.....	673,406.27
Sum of both amounts.....	2,089,284.04

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$30,686.58 occurring in previous year), fire.....	\$302,502.46
Deduct amount received for salvage, fire, \$7,103.22; reinsurance, fire, \$61,003.26; discount, fire, \$716.94.....	68,823.42
Net amount paid policy holders for losses.....	233,679.04
Expenses of adjustment and settlement of losses.....	4,756.23
Commissions or brokerage.....	108,308.84
Salaries, \$11,744.71, and expenses, \$10,204.64, of special and general agents.....	21,949.35
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees..	51,664.68
Rents.....	10,317.50
Advertising, \$1,649.53; printing and stationery, \$6,459.40.....	8,108.93
Postage, telegrams, telephone, and express.....	6,340.17
Legal expenses.....	625.79
Furniture and fixtures.....	658.32
Maps, including corrections.....	6,395.83
Underwriters' boards and tariff associations.....	3,387.88
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....	3,436.08
Inspections and surveys.....	1,276.63
State taxes on premiums.....	8,240.77
Insurance department licenses and fees.....	5,200.27
All other licenses, fees, and taxes—municipal licenses.....	1,590.43
Other disbursements:	
Traveling expense.....	\$1,314.29
Mercantile agencies.....	1,579.00
Miscellaneous expense.....	823.58
Chase National Bank, collateral loan.....	50,000.00
Chase National Bank, interest on loan.....	483.33
	54,200.20
Paid stockholders for interest or dividends (amount declared during the year, \$50,000).....	42,500.00
Agents' balances charged off.....	599.85
Gross loss on sale or maturity of ledger assets—bonds.....	3,066.26
Total disbursements.....	576,303.05
Balance.....	1,512,980.99

IV.—LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$246,000.00	
Book value of bonds, \$334,360, and stocks, \$774,854.13.....	1,109,214.13	
Cash in company's office.....	1,410.87	
Deposits in trust companies and banks on interest.....	33,699.75	
Agents' balances, representing business written subsequent to Oct. 1, 1910...	121,215.88	
Agents' balances, representing business written prior to Oct. 1, 1910.....	1,440.36	
Total ledger assets.....		\$1,512,980.99

NONLEDGER ASSETS.

Interest accrued on mortgages.....	1,957.50	
Interest accrued on bonds.....	5,208.33	
		7,165.83
Gross assets.....		1,520,146.82

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	1,440.36	
Book value of ledger assets over market value—bonds and stocks.....	77,664.13	
		79,104.49
Total admitted assets.....		1,441,042.33

V.—LIABILITIES.

Gross losses adjusted and unpaid, not yet due.....	\$750.00	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	57,135.00	
Gross claims for losses resisted.....	5,875.00	
	63,760.00	
Deduct reinsurance due or accrued.....	32,232.19	
Net amount of unpaid losses and claims.....		31,527.81
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$354,191.56; unearned premiums (50 per cent).....	177,095.78	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$433,413.90; unearned premiums (pro rata).....	255,222.53	
Total unearned premiums as computed above.....		432,318.31
Cash dividends remaining unpaid to stockholders.....		12,500.00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		500.00
State, county, and municipal taxes due or accrued.....		3,000.00
Reinsurance premiums.....		37,734.93
Total amount of all liabilities except capital.....		517,581.05
Capital actually paid up in cash.....	500,000.00	
Surplus over all liabilities.....	423,461.28	
Surplus as regards policy holders.....		923,461.28
Total liabilities.....		1,441,042.33

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$84,424,137.00	\$807,564.63
Written or renewed during the year.....	91,913,643.00	917,753.27
Total.....	176,337,780.00	1,725,317.90
Deduct those expired and marked off as terminated.....	68,872,674.00	671,755.53
In force at the end of the year.....	107,465,106.00	1,053,562.37
Deduct amount reinsured.....	27,441,222.00	265,956.91
Net amount in force Dec. 31, 1910.....	80,023,884.00	787,605.46

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$34,685,451.00	\$354,191.56	One-half.....	\$177,095.78
2 years.....1909..	135,235.00	1,364.89	One-fourth.....	341.21
.....1910..	90,383.00	1,485.80	Three-fourths.....	1,114.35
3 years.....1908..	7,188,830.00	62,643.10	One-sixth.....	10,440.52
.....1909..	10,439,497.00	88,580.19	One-half.....	44,290.10
.....1910..	15,864,345.00	142,790.64	Five-sixths.....	118,992.20
4 years.....1907..	120,533.00	987.09	One-eighth.....	123.39
.....1908..	161,050.00	1,558.51	Three-eighths.....	584.44
.....1909..	334,045.00	2,032.79	Five-eighths.....	1,270.49
.....1910..	357,062.00	2,444.16	Seven-eighths.....	2,138.64
5 years.....1906..	1,999,199.00	22,810.48	One-tenth.....	2,281.05
.....1907..	1,533,334.00	19,517.23	Three-tenths.....	5,855.17
.....1908..	1,396,133.00	15,499.96	One-half.....	7,749.98
.....1909..	1,837,493.00	22,445.82	Seven-tenths.....	15,712.08
.....1910..	3,881,294.00	49,253.24	Nine-tenths.....	44,328.91
Total.....	80,023,884.00	787,605.46	.....	432,318.31

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$151,290.00
Less risks canceled.....	31,200.00
Net risks written.....	120,090.00
Gross premiums received.....	886.29
Less returned premiums.....	141.77
Net premiums received.....	744.52
Losses paid (deducting salvage).....	300.22
Less losses on risks reinsured in companies authorized in District of Columbia.....	19.73
Net losses paid.....	280.49
Losses incurred.....	280.49

COLUMBIA INSURANCE CO., JERSEY CITY, N. J.

[Incorporated, 1901; commenced business, 1901. G. F. Crane, president; C. E. Dean, secretary. Home office, 15 Exchange Place, Jersey City, N. J.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	400,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$738,802.33

II.—INCOME.

Gross premiums, marine and inland.....	\$897,223.08
Deduct gross amount paid for reinsurance, marine and inland, \$438,139.39; return premiums, marine and inland, \$157,449.29.....	595,588.68
Total premiums (other than perpetual).....	301,634.40
Gross interest on bonds, less \$231.12 accrued interest on bonds acquired during 1910.....	24,523.88
Gross interest on deposits in trust companies and banks.....	1,496.18
Gross interest from all other sources.....	300.00
Total gross interest.....	26,320.06
Total income.....	327,954.46
Sum of both amounts.....	1,066,756.82

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$5,168 occurring in previous year), marine and inland.....	\$316,802.02
Deduct amount received for salvage, marine and inland, \$39,816.02; reinsurance, marine and inland, \$149,308.40.....	189,124.42
Net amount paid policy holders for losses.....	127,677.60
Commissions or brokerage.....	83,697.32
Allowances to local agencies for miscellaneous agency expenses.....	1,034.89
Salaries and expenses of special and general agents.....	6,655.13
Salaries, fees, and all other charges of officers, directors, trustees, and home office employees..	8,684.37
Rents.....	559.50

Advertising, \$189.21; printing and stationery, \$2,023.99.....	\$2,213.20
Postage, telegrams, telephone, and express.....	622.91
Legal expenses.....	504.98
Furniture and fixtures.....	121.57
Underwriters' boards and tariff associations.....	678.32
Inspections and surveys.....	503.11
State taxes on premiums.....	5,862.65
Insurance department licenses and fees.....	1,214.94
Investment expenses.....	62.50
Agents' balances charged off.....	49.74
Gross decrease, by adjustment, in book value of ledger assets—bonds.....	1,899.33
Total disbursements.....	242,081.06
Balance.....	824,675.76

IV.—LEDGER ASSETS.

Book value of bonds.....	\$695,659.27
Deposits in trust companies and banks on interest.....	21,409.92
Agents' balances representing business written subsequent to Oct. 1, 1910....	69,977.55
Agents' balances representing business written prior to Oct. 1, 1910.....	8,021.02
Other ledger assets:	
Bond special deposit.....	19,608.00
Cash deposit, Ontario department.....	10,000.00
Total ledger assets.....	824,675.76

NONLEDGER ASSETS.

Interest accrued on bonds.....	7,466.22
Interest accrued on other assets.....	62.50
	7,528.72
Gross assets.....	832,204.48

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	8,021.02
Book value of ledger assets over market value:	
Bonds.....	45,954.27
On special deposit bond.....	408.00
	54,383.29
Total admitted assets.....	777,821.19

V.—LIABILITIES.

Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	8,147.18
Gross premiums (less reinsurance) received and receivable upon all unexpired inland risks running more than 1 year from date of policy, \$2,860.46; unearned premiums (pro rata).....	\$1,992.45
Gross premiums (less reinsurance, cash, and bills) received and receivable upon all unexpired inland navigation risks, \$267,600.41; unearned premiums (50 per cent).....	133,800.20
Gross premiums (less reinsurance, cash, and bills) received and receivable upon all unexpired marine risks, \$1,737.69; unearned premiums (100 per cent).....	1,737.69
Total unearned premiums as computed above.....	137,530.34
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	500.00
State, county, and municipal taxes due or accrued.....	5,000.00
Total amount of all liabilities except capital.....	151,177.52
Capital actually paid up in cash.....	\$400,000.00
Surplus over all liabilities.....	226,643.67
Surplus as regards policy holders.....	626,643.67
Total liabilities.....	777,821.19

VI.—RISKS AND PREMIUMS.

	Marine and inland risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$47,414,677.00	\$552,631.85
Written or renewed during the year.....	123,455,595.00	897,223.08
Total.....	170,870,272.00	1,449,854.93
Deduct those expired and marked off as terminated.....	111,852,965.00	788,455.17
In force at the end of the year.....	59,017,307.00	661,399.76
Deduct amount reinsured.....	42,380,833.00	389,201.20
Net amount in force Dec. 31, 1910.....	16,636,474.00	272,198.56

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$172,263.00	\$792.73	One-half.....	\$396.37
2 years.....1909..	9,903.00	59.00	One-fourth.....	14.75
.....1910..	138,135.00	796.70	Three-fourths.....	597.52
3 years.....1909..	13,113.00	101.11	One-half.....	50.55
.....1910..	116,239.00	884.02	Five-sixths.....	736.68
4 years.....1909..	652.00	6.52	Five-eighths.....	4.08
.....1910..	12,173.00	125.47	Seven-eighths.....	109.78
5 years.....1909..	1,089.00	13.53	Seven-tenths.....	9.47
.....1910..	6,419.00	81.38	Nine-tenths.....	73.24
Total.....	469,986.00	2,860.46	.....	1,992.45

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

	Marine and inland.
Gross risks written.....	\$62,684.00
Less risks canceled.....	25,050.00
Net risks written.....	37,634.00
Gross premiums received.....	1,384.75
Less returned premiums.....	343.22
Net premiums received.....	1,041.53

THE COMMONWEALTH INSURANCE CO. OF NEW YORK, NEW YORK, N. Y.

[Incorporated, 1886; commenced business, 1886. E. G. Richards, president; Charles E. Case, secretary.
Home office, 76 William Street, New York, N. Y.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$500,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$2,030,657.97

II.—INCOME.

Gross premiums, fire.....	\$1,012,964.22
Deduct gross amount paid for reinsurance, fire, \$123,643.95; return premiums, fire, \$178,144.42.....	301,788.37
Total premiums (other than perpetual).....	711,175.85
Gross interest on mortgage loans.....	17,124.76
Gross interest on bonds and dividends on stocks, less \$1,722.24 accrued interest on bonds acquired during 1910.....	74,194.65
Gross interest on deposits in trust companies and banks.....	956.00
Gross interest from all other sources.....	6.47
Total gross interest and rents.....	92,281.88
Gross profit on sale or maturity of ledger assets—stocks.....	9,992.19
Total income.....	813,449.92
Sum of both amounts.....	2,844,107.89

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$41,352.87 occurring in previous year), fire.....	\$329,397.14
Deduct amount received for salvage, fire, \$8,145.66; reinsurance, fire, \$35,524.26.....	43,669.92
Net amount paid policy holders for losses.....	285,727.22
Expenses of adjustment and settlement of losses.....	4,024.22
Commissions or brokerage.....	168,358.35
Allowances to local agencies for miscellaneous agency expenses.....	2,740.71
Salaries, \$10,773.01, and expenses, \$12,601.36, of special and general agents.....	23,374.37
Salaries, fees, and all other charges of officers, directors, trustees, and home office employees.....	26,562.04
Rents.....	6,691.36
Advertising, \$1,237.77; printing and stationery, \$5,491.53.....	6,729.30
Postage, telegrams, telephone, and express.....	4,552.55
Legal expenses.....	1,102.50
Furniture and fixtures.....	1,051.65
Maps, including corrections.....	102.22
Underwriters' boards and tariff associations.....	6,914.33
Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses.....	6,013.64
Inspections and surveys.....	1,861.45
State taxes on premiums.....	10,505.80
Insurance department licenses and fees.....	4,052.02

All other licenses, fees, and taxes:		
Municipal licenses.....	\$1,323.94	
Municipal taxes.....	1,390.16	
Legal publications.....	544.18	
United States corporation tax.....	705.96	
		\$3,964.24
Paid stockholders for interest or dividends (amount declared during the year).....		50,000.00
Gross loss on sale or maturity of ledger assets—stocks.....		2,515.62
Gross decrease, by adjustment, in book value of ledger assets—stocks.....		115.00
		<u>666,958.59</u>
Total disbursements.....		2,227,149.30
Balance.....		

IV.—LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$337,500.00	
Book value of bonds, \$775,666.57, and stocks, \$987,132.77.....	1,762,799.34	
Cash in company's office.....	183.84	
Deposits in trust companies and banks on interest.....	25,595.11	
Agents' balances representing business written subsequent to Oct. 1, 1910.....	98,856.24	
Agents' balances representing business written prior to Oct. 1, 1910.....	2,214.77	
		<u>2,227,149.30</u>
Total ledger assets.....		

NONLEDGER ASSETS.

Interest accrued on mortgages.....	2,525.20	
Interest accrued on bonds.....	8,443.34	
		<u>10,968.54</u>
Market value (not including interest) of bonds and stocks over book value.....		12,250.66
		<u>2,250,368.50</u>
Gross assets.....		

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	2,214.77	
Total admitted assets.....		<u>2,248,153.73</u>

V.—LIABILITIES.

Gross losses adjusted and unpaid (due).....	\$4,525.27	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	40,474.00	
Gross claims for losses resisted.....	6,310.26	
	<u>51,309.53</u>	
Deduct reinsurance due or accrued.....	3,933.34	
		<u>47,376.19</u>
Net amount of unpaid losses and claims.....		
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$521,810.41; unearned premiums (50 per cent). ..	260,905.20	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$572,239.86; unearned premiums (pro rata).....	340,964.68	
		<u>601,869.88</u>
Total unearned premiums as computed above.....		12,000.00
State, county, and municipal taxes due or accrued.....		<u>661,246.07</u>
Total amount of all liabilities except capital.....		
Capital actually paid up in cash.....	500,000.00	
Surplus over all liabilities.....	1,086,907.66	
		<u>1,586,907.66</u>
Surplus as regards policy holders.....		
Total liabilities.....		<u>2,248,153.73</u>

VI.—RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force Dec. 31, 1909.....	\$116,667,748.00	\$1,016,322.74
Written or renewed during the year.....	126,720,066.00	1,012,964.22
Total.....	<u>243,387,814.00</u>	<u>2,029,286.96</u>
Deduct those expired and marked off as terminated.....	100,276,177.00	793,496.43
		<u>143,111,637.00</u>
In force at the end of the year.....		1,235,790.53
Deduct amount reinsured.....	19,018,905.00	141,740.26
		<u>124,092,732.00</u>
Net amount in force Dec. 31, 1910.....		<u>1,094,050.27</u>

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross pre- miums charged less reinsurance.	Fraction unearned.	Amount of premiums unearned.
1 year or less.....1910..	\$65,626,660.00	\$521,810.41	One-half.....	\$260,905.20
2 years.....1909..	763,198.00	6,403.81	One-fourth.....	1,600.95
.....1910..	985,982.00	9,725.01	Three-fourths.....	7,293.75
3 years.....1908..	8,414,751.00	72,466.25	One-sixth.....	12,077.71
.....1909..	7,606,225.00	68,281.91	One-half.....	34,140.96
.....1910..	16,960,036.00	135,211.37	Five-sixths.....	112,676.15
4 years.....1907..	182,427.00	2,015.66	One-eighth.....	251.94
.....1908..	221,460.00	2,758.92	Three-eighths.....	1,034.59
.....1909..	357,240.00	4,768.27	Five-eighths.....	2,980.15
.....1910..	298,465.00	2,429.49	Seven-eighths.....	2,125.76
5 years.....1906..	1,861,281.00	26,398.43	One-tenth.....	2,639.84
.....1907..	2,048,081.00	23,885.25	Three-tenths.....	7,165.57
.....1908..	2,901,890.00	35,039.81	One-half.....	17,519.91
.....1909..	11,117,587.00	125,760.33	Seven-tenths.....	88,032.23
.....1910..	4,612,249.00	56,308.19	Nine-tenths.....	50,677.37
Over 5 years (1920).....1910..	135,200.00	787.16	Pro rata.....	747.80
Total.....	124,092,732.00	1,094,050.27	.....	601,869.88

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$488,625.00
Less \$107,037 risks cancelled, and \$38,250 reinsurance in companies authorized in District of Columbia.....	145,287.00
Net risks written.....	343,338.00
Gross premiums received.....	3,244.62
Less \$376.32 returned premiums, and \$246.09 premiums for reinsurance in companies authorized in District of Columbia.....	622.41
Net premiums received.....	2,622.21
Losses paid (deducting salvage).....	197.22
Net losses incurred.....	201.22

THE CONNECTICUT FIRE INSURANCE CO., HARTFORD, CONN.

[Incorporated, 1850; commenced business, 1850. J. D. Browne, president; W. T. Howe, secretary. Home office, 51 Prospect Street, Hartford, Conn.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$1,000,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$6,841,820.54

II.—INCOME.

Gross premiums, fire.....	\$494,864.73
Deduct gross amount paid for reinsurance, fire, \$574,265.25; return premiums, fire, \$588,961.44.....	1,163,226.69
Total premiums (other than perpetual).....	3,784,838.04
Gross interest on mortgage loans.....	45,667.09
Gross interest on collateral loans.....	4,137.23
Gross interest on bonds and dividends on stocks, less \$5,685.60 accrued interest on bonds acquired during 1910.....	210,836.78
Gross interest on deposits in trust companies and banks.....	4,539.87
Gross interest from all other sources.....	1,184.02
Gross rents from company's property, including \$10,000 for company's occupancy of its own buildings.....	11,231.26
Total gross interest and rents.....	277,596.25
From agents' balances previously charged off.....	167.30
Gross profit on sale or maturity of ledger assets—bonds.....	250.00
Total income.....	4,062,851.59
Sum of both amounts.....	10,904,672.13

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$270,478.28 occurring in previous year), fire.....	\$2,137,130.36
Deduct amount received for salvage, fire, \$15,365; reinsurance, fire, \$275,876.57; discount, fire, \$3,191.28.....	294,432.85
Net amount paid policy holders for losses.....	1,842,697.51

Expenses of adjustment and settlement of losses.....		\$29,340.87
Commissions or brokerage.....		812,675.90
Allowances to local agencies for miscellaneous agency expenses.....		19,465.86
Salaries, \$85,170.95, and expenses, \$52,085.55, of special and general agents.....		137,256.50
Salaries, fees, and all other charges of officers, directors, trustees, and home office employees.....		192,563.74
Rents, including \$10,000 for company's occupancy of its own buildings.....		28,902.04
Advertising, \$17,598.58; printing and stationery, \$30,290.....		47,888.58
Postage, telegrams, telephone, and express.....		19,607.24
Legal expenses.....		8,092.77
Furniture and fixtures.....		6,973.00
Maps, including corrections.....		9,823.50
Underwriters' boards and tariff associations.....		20,308.11
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....		27,867.89
Inspections and surveys.....		22,250.52
Repairs and expenses (other than taxes) on real estate.....		1,364.99
Taxes on real estate.....		2,534.14
State taxes on premiums.....		62,689.64
Insurance department licenses and fees.....		18,681.17
All other licenses, fees, and taxes:		
Municipal licenses and fees.....	\$7,401.38	
United States income tax.....	4,895.80	
Paid stockholders for interest or dividends (amount declared during the year).....		12,297.18
Agents' balances charged off.....		187,000.00
Gross loss on sale or maturity of ledger assets:		1,601.72
Real estate.....	6,462.25	
Bonds.....	4,355.56	
Stocks.....	10,192.50	
Gross decrease, by adjustment, in book value of ledger assets, real estate.....		21,010.31
		20,575.00
Total disbursements.....		3,553,468.18
Balance.....		7,351,203.95

IV.—LEDGER ASSETS.

Book value of real estate.....	\$192,200.00	
Mortgage loans on real estate, first liens.....	909,050.00	
Loans secured by pledge of bonds, stocks or other collateral.....	109,000.00	
Book value of bonds, \$5,158,328.37; and stocks, \$344,351.41.....	5,502,679.78	
Cash in company's office.....	397.57	
Deposits in trust companies and banks not on interest.....	17,690.55	
Deposits in trust companies and banks on interest.....	391,811.37	
Agents' balances representing business written subsequent to Oct. 1, 1910.....	184,509.43	
Agents' balances representing business written prior to Oct. 1, 1910.....	3,353.45	
Bills receivable, taken for fire risks.....	40,511.80	
Total ledger assets.....		7,351,203.95

NONLEDGER ASSETS.

Interest accrued on mortgages.....	10,204.89	
Interest accrued on bonds.....	29,918.94	
Interest accrued on collateral loans.....	867.42	
Other nonledger assets:		40,991.25
Gross premiums in course of collection not over 3 months due, \$401,000, less return premiums, \$47,500, and reinsurance, \$40,500.....	313,000.00	
Less commission, brokerage, and all other expenses thereon.....	131,000.00	
		182,000.00
Gross assets.....		7,574,195.20

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	3,353.45	
Bills receivable, past due, taken for marine, inland, and fire risks.....	14,717.25	
Book value of ledger assets over market value—Bonds and stocks.....	77,677.78	
		95,748.48
Total admitted assets.....		7,478,446.72

V.—LIABILITIES.

Gross losses adjusted and unpaid (not yet due).....	\$95,030.77	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	303,714.09	
Gross claims for losses resisted.....	47,085.58	
Deduct reinsurance due or accrued.....	445,830.44	
	86,773.36	
Net amount of unpaid losses and claims.....		359,057.08
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$1,931,443.02, unearned premiums (50 per cent).....	965,721.51	

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$5,729,011. 50;	
unearned premiums (pro rata).....	\$3,053,605.00
Total unearned premiums as computed above.....	\$4,019,326.51
State, county, and municipal taxes due or acerued.....	50,000.00
Total amount of all liabilities except capital.....	4,428,383.59
Capital actually paid up in cash.....	1,000,000.00
Surplus over all liabilities.....	2,050,063.13
Surplus as regards policy holders.....	3,050,063.13
Total liabilities.....	7,478,446.72

VI.—RISKS AND PREMIUMS.

	Fire risk.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$686,835,293.00	\$7,916,491.19
Written or renewed during the year.....	424,940,515.00	4,948,064.73
Total.....	1,111,775,808.00	12,864,555.92
Deduct those expired and marked terminated.....	360,492,860.00	4,377,792.19
In force at the end of the year.....	751,282,948.00	8,486,763.73
Deduct amount reinsured.....	67,585,260.00	826,309.21
Net amount in force Dec. 31, 1910.....	683,697,688.00	7,660,454.52

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$149,628,363.00	\$1,931,443.02	One-half.....	\$965,721.51
2 years.....1909..	1,644,184.00	15,031.78	One-fourth.....	3,757.95
.....1910..	1,873,436.00	15,843.97	Three-fourths.....	11,882.97
3 years.....1908..	108,247,761.00	1,105,920.26	One-sixth.....	184,320.04
.....1909..	125,669,473.00	1,286,688.27	One-half.....	643,344.14
.....1910..	138,999,431.00	1,394,037.87	Five-sixths.....	1,161,698.23
4 years.....1907..	928,694.00	9,554.51	One-eighth.....	1,194.31
.....1908..	1,115,424.00	10,548.92	Three-eighths.....	3,955.85
.....1909..	1,078,274.00	10,507.59	Five-eighths.....	6,567.23
.....1910..	1,109,011.00	10,503.65	Seven-eighths.....	9,190.69
5 years.....1906..	20,536,215.00	261,147.02	One-tenth.....	26,114.70
.....1907..	24,505,580.00	308,209.74	Three-tenths.....	92,462.92
.....1908..	36,671,321.00	432,624.01	One-half.....	216,312.00
.....1909..	36,244,639.00	437,503.40	Seven-tenths.....	306,252.38
.....1910..	35,008,125.00	426,633.52	Nine-tenths.....	383,970.17
Over 5 years.....	437,757.00	4,256.99	Pro rata.....	2,581.42
Total.....	683,697,688.00	7,660,454.52	.....	4,019,326.51

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$970,983.00
Less \$130,983 risks canceled, and \$20,000 reinsurance in companies authorized in District of Columbia.....	150,983.00
Net risks written.....	820,000.00
Gross premiums received.....	5,855.25
Less \$843.86 returned premiums, and \$85.72 premiums for reinsurance in companies authorized in District of Columbia.....	929.58
Net premiums received.....	4,925.67
Losses paid (deducting salvage).....	1,361.18
Net losses incurred.....	5,397.06

THE CONTINENTAL INSURANCE CO., NEW YORK, N. Y.

[Incorporated, 1853; commenced business, 1853. Henry Evans, president; J. E. Lopez, secretary. Home office, 46 Cedar street, New York, N. Y.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$2,000,000.00	
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$22,179,680.65	
Increase of paid-up capital during the year.....	1,000,000.00	
Extended at.....		\$23,179,680.65

II.—INCOME.

Gross premiums, fire.....	\$8,869,841.54	
Deduct gross amount paid for reinsurance, fire, \$626,917.65; return premiums, fire, \$934,480.97.....	1,561,398.62	
Total premiums (other than perpetual).....		7,308,442.92
Gross interest on mortgage loans.....	137.50	
Gross interest on bonds and dividends on stocks, less \$7,027.59 accrued interest on bonds acquired during 1910.....	686,637.95	
Gross interest on deposits in trust companies and banks.....	167,313.75	
Gross interest from all other sources.....	1,003.72	
Gross rents from company's property, including \$47,366.35 for company's occupancy of its own buildings.....	134,654.85	
Total gross interest and rents.....		989,747.77
From other sources:		
The First Bulgarian Insurance Co., reserve.....	7,903.42	
Suspense, for satisfaction piece on mortgage considered of no value and unlisted.....	50.00	
		7,953.42
Gross profit on sale or maturity of ledger assets:		
Bonds.....	17,036.00	
Stocks.....	516,347.00	
		533,383.00
Gross increase, by adjustment, in book of ledger assets:		
Bonds.....	3,952.00	
Stocks.....	310,350.00	
		314,302.00
Total income.....		9,153,829.11
Sum of both amounts.....		32,333,509.76

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$431,420.81 occurring in previous year), fire.....	\$3,405,474.59	
Deduct amount received for salvage, fire, \$36,762.23; reinsurance, fire, \$288,932.04; discount, fire, \$41.19.....	325,735.46	
Net amount paid policy holders for losses.....		3,079,739.13
Expenses of adjustment and settlement of losses.....		99,618.57
Commissions or brokerage.....		1,504,790.95
Allowances to local agencies for miscellaneous agency expenses.....		3,917.67
Salaries, \$119,746.94, and expenses, \$92,874.18, of special and general agents.....		212,621.12
Salaries, fees, and all other charges of officers, directors, trustees, and home office employees.....		445,600.88
Rents, including \$47,366.35 for company's occupancy of its own buildings.....		69,976.72
Advertising, \$39,642.86, printing and stationery, \$42,916.31.....		82,559.17
Postage, telegrams, telephone, and express.....		67,740.19
Legal expenses.....		2,069.20
Furniture and fixtures.....		6,593.67
Maps, including corrections.....		16,646.44
Underwriters' boards and tariff associations.....		73,563.04
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....		18,156.69
Inspections and surveys.....		8,606.22
Repairs and expenses (other than taxes) on real estate.....		35,390.02
Taxes on real estate.....		22,340.71
State taxes on premiums.....		128,502.68
Insurance department licenses and fees.....		33,249.90
All other licenses, fees, and taxes:		
Municipal taxes.....	\$22,530.25	
Federal corporation tax.....	6,107.69	
		28,637.94
Other disbursements:		
Mercantile agencies.....	4,624.11	
Miscellaneous.....	3,676.96	
Exchange.....	9,685.92	
Subscriptions to papers.....	3,008.48	
Suspense, check for July, 1905, dividend not presented for payment; charged off in June, 1907, presented and paid in 1910.....	54.00	
		21,049.47
Paid stockholders for interest or dividends (amount declared during the year).....		1,750,000.00
Scrip or certificates of profits redeemed in cash.....		3.00
Agents' balances charged off.....		10,466.52

Gross loss on sale or maturity of ledger assets:		
Bonds.....	\$7,925.00	
Stocks.....	9,736.00	
		\$17,661.00
Gross decrease, by adjustment, in book value of ledger assets:		
Bonds.....	46,676.00	
Stocks.....	515,217.00	
		561,893.00
Total disbursements.....		8,301,393.90
Balance.....		24,032,115.86

IV.—LEDGER ASSETS.

Book value of real estate.....	\$1,200,000.00	
Mortgage loans on real estate, first liens.....	2,700.00	
Book value of bonds, \$3,719,000, and stocks, \$14,671,580.....	18,390,580.00	
Cash in company's office.....	2,631.66	
Deposits in trust companies and banks not on interest.....	122.03	
Deposits in trust companies and banks on interest.....	3,386,371.80	
Agents' balances representing business written subsequent to Oct. 1, 1910....	979,261.13	
Agents' balances representing business written prior to Oct. 1, 1910.....	4,196.54	
Bills receivable, taken for fire risks.....	66,252.70	
Total ledger assets.....		24,032,115.86

NONLEDGER ASSETS.

Interest due, \$15,135, and accrued, \$20,075.40, on bonds.....	35,210.40	
Interest due and accrued on other assets.....	268.77	
Declared dividends on stocks.....	148,947.25	
		184,426.42
Other nonledger assets—reinsurance due on paid losses:		
Munich Reinsurance Co.....	3,419.20	
Insurance Company Salamandra.....	10.25	
		3,429.45
Gross assets.....		24,219,971.73

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	4,196.54	
Bills receivable, past due, taken for marine, inland, and fire risks.....	17,737.18	
		21,933.72
Total admitted assets.....		24,198,038.01

V.—LIABILITIES.

Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	\$560,150.27	
Gross claims for losses resisted.....	40,900.00	
	601,050.27	
Deduct reinsurance due or accrued.....	74,998.01	
Net amount of unpaid losses and claims.....		526,052.26
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$3,931,571.74; unearned premiums (50 per cent).....	1,965,785.87	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$11,170,264.03; unearned premiums (pro rata).....	5,951,766.05	
Total unearned premiums as computed above.....		7,917,551.92
Principal unpaid on script or certificate of profits authorized or ordered to be redeemed.....	26,793.00	
Interest due or accrued.....	6,068.40	
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	29,000.00	
State, county, and municipal taxes due or accrued.....	135,000.00	
Commissions, brokerage, and other charges due or to become due to agents and brokers....	102,788.87	
Reinsurance premiums.....	31,188.95	
All other liabilities:		
The First Bulgarian Insurance Co., reserve and interest.....	7,993.42	
Unearned premium reserve to cover deduction for commissions on reinsurance.....	102,000.00	
Reserve for contingencies.....	250,000.00	
Total amount of all liabilities except capital.....		9,134,436.82
Capital actually paid up in cash.....	\$2,000,000.00	
Surplus over all liabilities.....	13,063,601.19	
Surplus as regards policy holders.....		15,063,601.19
Total liabilities.....		24,198,038.01

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$1,406,640,153.00	\$14,784,567.49
Written or renewed during the year	1,059,403,944.00	8,869,841.54
Total.....	2,466,044,097.00	23,654,409.03
Deduct those expired and marked off as terminated	954,923,523.00	7,689,902.77
In force at the end of the year.....	1,511,120,574.00	15,964,506.26
Deduct amount reinsured.....	72,756,892.00	862,670.49
Net amount in force Dec. 31, 1910.....	1,438,363,682.00	15,101,835.77

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less 1910..	\$353,258,387.00	\$3,931,571.74	One-half.....	\$1,965,785.87
2 years..... 1909..	4,081,120.00	34,374.86	One-fourth.....	8,593.72
..... 1910..	7,948,982.00	59,650.91	Three-fourths.....	44,738.18
3 years..... 1908..	203,615,072.00	1,843,674.23	One-sixth.....	307,279.03
..... 1909..	234,759,016.00	2,113,567.81	One-half.....	1,056,783.91
..... 1910..	248,414,354.00	2,396,497.36	Five-sixths.....	1,997,081.13
4 years..... 1907..	3,346,720.00	25,432.12	One-eighth.....	3,179.02
..... 1908..	3,723,596.00	24,551.58	Three-eighths.....	9,206.84
..... 1909..	3,488,562.00	24,954.51	Five-eighths.....	15,596.57
..... 1910..	6,101,985.00	50,779.77	Seven-eighths.....	44,432.30
5 years..... 1906..	58,402,061.00	760,713.61	One-tenth.....	76,071.36
..... 1907..	65,298,489.00	843,242.52	Three-tenths.....	252,972.75
..... 1908..	80,113,198.00	889,374.24	One-half.....	444,687.12
..... 1909..	76,499,625.00	979,721.13	Seven-tenths.....	685,804.79
..... 1910..	86,310,856.00	1,101,946.59	Nine-tenths.....	991,751.93
Over 5 years.....	3,001,659.00	21,782.79	Pro rata.....	13,587.40
Total.....	1,438,363,682.00	15,101,835.77	.....	7,917,551.92

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$2,968,909.00
Less risks canceled.....	402,979.00
Net risks written.....	2,565,930.00
Gross premiums received.....	17,764.57
Less returned premiums.....	1,810.08
Net premiums received.....	15,954.49
Losses paid (deducting salvage).....	7,731.26
Net losses incurred.....	9,846.24

COUNTY FIRE INSURANCE CO., PHILADELPHIA, PA.

[Incorporated, 1832; commenced business, 1833. Charles R. Peck, president; E. A. Law, secretary. Home office, 110 South Fourth Street, Philadelphia, Pa.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$400,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$1,105,414.72

II.—INCOME.

Gross premiums, fire.....	\$565,122.15
Deduct gross amount paid for reinsurance, fire.....	172,669.59
Total premiums (other than perpetual).....	392,452.56
Deposit premiums written on perpetual risks (gross).....	2,610.61
Gross interest on mortgage loans and ground rents.....	8,832.35
Gross interest on collateral loans.....	770.50
Gross interest on bonds and dividends on stocks, less \$1,501.42 accrued interest on bonds acquired during 1910.....	33,663.40
Gross interest on deposits in trust companies and banks.....	1,031.24
Gross interest from all other sources.....	21.63

Gross rents from company's property, including \$2,500 for company's occupancy of its own buildings.....	\$3,932.00	
Total gross interest and rents.....		\$48,251.12
From other sources:		
Discount on perpetual premiums.....	552.19	
Perpetual deposits earned by loss.....	76.31	
Reinsurance, returned premiums previously marked off.....	48.98	
Furniture and fixtures sold.....	7.50	
		684.98
Gross profit on sale or maturity of ledger assets—bonds.....		1,316.25
Total income.....		445,315.52
Sum of both amounts.....		1,550,730.24

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$33,038.31 occurring in previous year), fire.....	\$234,301.23	
Deduct amount received for salvage, fire, \$1,828.38; reinsurance, fire, \$30,873.80; discount, fire, \$565.28.....	33,267.46	
Net amount paid policy holders for losses.....		201,033.77
Expenses of adjustment and settlement of losses.....		3,280.55
Commissions or brokerage.....		100,520.90
Salaries, \$6,424.91, and expenses, \$4,059.94, of special and general agents.....		10,484.85
Salaries, fees, and all other charges of officers, directors, trustees, and home office employees.....		21,204.74
Rents.....		2,500.00
Advertising, \$529.42; printing and stationery, \$3,754.38.....		4,283.80
Postage, telegrams, telephone, and express.....		3,403.35
Legal expenses.....		92.75
Furniture and fixtures.....		537.65
Maps, including corrections.....		5,148.87
Underwriters' boards and tariff associations.....		3,310.67
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses....		3,452.09
Inspections and surveys.....		560.00
Repairs and expenses (other than taxes) on real estate.....		395.90
Taxes on real estate.....		787.97
State taxes on premiums.....		10,823.49
Insurance department licenses and fees.....		1,708.00
All other licenses, fees, and taxes:		
Income tax.....	\$382.58	
Capital stock tax.....	989.06	
		1,371.64
Other disbursements:		
Heating and lighting of home office.....	710.82	
Maintenance of agents' and special agents' offices.....	1,846.34	
Bradstreets, \$399.50; Underwriters' Protection Association, \$200.....	599.50	
Signs, \$210.53; subscriptions to papers, \$163.55.....	374.08	
Calendars, \$782.13; blotters, \$120.....	902.13	
Howe Addressing Co., \$103.31; safety deposit boxes, \$114.....	217.31	
American Surety Co. bonds.....	25.50	
Insurance on company's property.....	131.33	
Christmas to clerks, \$213; petty expenses, \$269.31.....	482.31	
		5,289.32
Deposit premiums returned.....		7,599.83
Paid stockholders for interest or dividends (amount declared during the year).....		32,000.00
Agents' balances charged off.....		87.97
Gross loss on sale or maturity of ledger assets:		
Real estate.....	1,325.15	
Bonds.....	4,884.50	
		6,209.65
Total disbursements.....		426,087.76
Balance.....		1,124,642.48

IV.—LEDGER ASSETS.

Book value of real estate.....	\$54,629.24	
Mortgage loans on real estate and ground rents, first liens.....	181,100.00	
Loans secured by pledge of bonds, stocks, or other collateral.....	3,700.00	
Book value of bonds, \$567,335.48, and stocks, \$198,501.42.....	765,836.90	
Cash in company's office.....	1,079.54	
Deposits in trust companies and banks on interest.....	46,557.01	
Agents' balances representing business written subsequent to Oct. 1, 1910....	67,202.47	
Agents' balances representing business written prior to Oct. 1, 1910.....	2,633.57	
Other ledger assets, viz: Perpetual deposits in other companies.....	1,903.75	
Total ledger assets.....		1,124,642.48

NONLEDGER ASSETS.

Interest due, \$200, and accrued, \$1,672.01, on mortgages and ground rents....	1,872.01	
Interest accrued on bonds.....	6,754.97	
Interest accrued on collateral loans.....	35.52	
Rents due, \$62, and accrued, \$66, on company's property or lease.....	128.00	
		8,790.50

Market value of real estate over book value.....	\$16,335.76
Market value (not including interest) of bonds and stocks over book value.....	35,721.10
Other nonledger assets:	
Estimated salvage.....	475.00
Due for reinsurance on losses paid.....	1,022.26
Philadelphia Underwriters' Association deposit.....	100.00
Gross assets.....	1,187,087.10

DEDUCT ASSETS NOT ADMITTED.

Agents' balances representing business written prior to Oct. 1, 1910.....	2,633.57
Total admitted assets.....	1,184,453.53

V.—LIABILITIES.

Gross losses adjusted and unpaid (not yet due).....	\$10,581.65
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	22,784.00
Gross claims for losses resisted.....	1,605.89
	34,971.54
Deduct reinsurance due or accrued.....	2,999.34
Net amount of unpaid losses and claims.....	31,972.20
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$268,501.25; unearned premiums (50 per cent).....	134,250.62
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$346,642.58; unearned premiums (pro rata).....	190,447.36
Total unearned premiums as computed above.....	324,697.98
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 and 95 per cent of the premium or deposit received.....	192,075.54
State, county, and municipal taxes due or accrued.....	6,413.94
Commissions, brokerage, and other charges due or to become due to agents and brokers....	8,633.28
All other liabilities:	
Ten per cent of perpetual deposits in other companies.....	190.38
Interest paid in advance, Dec. 31, 1910.....	200.00
Total amount of all liabilities except capital.....	564,183.32
Capital actually paid up in cash.....	\$400,000.00
Surplus over all liabilities.....	220,270.21
Surplus as regards policy holders.....	620,270.21
Total liabilities.....	1,184,453.53

VI.—RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force Dec. 31, 1909.....	\$61,509,533.00	\$634,729.97
Written or renewed during the year.....	54,872,153.00	565,122.15
Total.....	116,381,686.00	1,199,852.12
Deduct cancellations and expirations.....	45,386,480.00	490,693.10
In force at the end of the year.....	70,995,206.00	709,159.02
Deduct amount reinsured.....	9,853,120.00	94,015.19
Net amount in force Dec. 31, 1910.....	61,142,086.00	615,143.83

VII.—RECAPITULATIONS OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premium, less reinsurance.	Fraction.	Premium unearned.
1 year.....1910..	\$24,370,950.00	\$268,501.25	One-half.....	\$134,350.62
2 years.....1909..	436,388.00	4,210.66	One-fourth.....	1,052.66
.....1910..	442,084.00	4,922.12	Three-fourths....	3,691.59
3 years.....1908..	5,956,319.00	51,935.07	One-sixth.....	8,655.85
.....1909..	8,187,920.00	74,388.17	One-half.....	37,194.08
.....1910..	10,377,407.00	91,863.79	Five-sixths.....	76,553.15
4 years.....1907..	117,831.00	1,412.00	One-eighth.....	176.50
.....1908..	160,335.00	1,608.87	Three-eighths....	603.33
.....1909..	218,232.00	2,761.82	Five-eighths.....	1,726.15
.....1910..	154,500.00	1,868.30	Seven-eighths....	1,634.78
5 years.....1906..	1,747,530.00	19,890.49	One-tenth.....	1,989.04
.....1907..	1,993,094.00	20,446.51	Three-tenths....	6,133.95
.....1908..	1,924,537.00	18,750.22	One-half.....	9,375.11
.....1909..	2,214,239.00	24,054.52	Seven-tenths....	16,838.16
.....1910..	2,373,220.00	25,284.93	Nine-tenths.....	22,756.43
6 years.....1905..	2,500.00	59.05	One-twelfth.....	4.92
.....1906..	4,900.00	18.26	One-fourth.....	4.56
.....1907..	9,500.00	29.75	Five-twelfths....	12.40
.....1908..	26,000.00	383.44	Seven-twelfths...	223.65
.....1909..	3,500.00	67.29	Three-fourths....	50.46
.....1910..	11,000.00	91.15	Eleven-twelfths...	83.55
7 years.....1906..	3,500.00	14.00	Five-fourteenths..	5.00
.....1908..	3,500.00	10.59	Nine-fourteenths..	6.80
8 years.....1908..	2,500.00	125.00	Eleven-sixteenths.	85.91
9 years.....1904..	3,000.00	12.00	Five-eighteenths..	3.30
.....1905..	.....	9.00	Seven-eighteenths.	3.50
.....1906..	900.00	4.95	One-half.....	2.47
.....1907..	5,800.00	34.40	Eleven-eighteenths	21.02
10 years.....1901..	23,350.00	134.22	One-twentieth....	6.71
.....1902..	1,000.00	5.50	Three-twentieths..	1.12
.....1903..	13,600.00	90.24	Five-twentieths...	22.56
.....1904..	18,600.00	124.00	Seven-twentieths..	43.40
.....1905..	33,800.00	189.10	Nine-twentieths...	85.09
.....1906..	59,600.00	380.00	Eleven-twentieths.	209.00
.....1907..	50,400.00	310.69	Thirteen-twentieths.	201.94
.....1908..	58,200.00	331.82	Fifteen-twentieths	248.86
.....1909..	62,500.00	392.64	Seventeen-twentieths.	333.74
.....1910..	69,850.00	428.02	Nineteen-twentieths.	406.62
Total.....	61,142,086.00	615,143.83	.....	324,697.98
Perpetual.....	8,662,998.00	211,257.08	.....	192,075.54
Grand total.....	69,805,084.00	826,400.91	.....	516,773.52

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$563,595.00
Less \$105,520 risks canceled, and \$74,470 reinsured in companies authorized in District of Columbia.....	179,990.00
Net risks written.....	383,605.00
Gross premiums received.....	3,678.96
Less \$600.81 returned premiums, and \$708.03 premiums for reinsurance in companies authorized in District of Columbia.....	1,308.84
Net premiums received.....	2,370.12
Losses paid (deducting salvage).....	723.08
Less losses on risks reinsured in companies authorized in District of Columbia.....	439.64
Net losses paid.....	283.44
Losses incurred.....	2,657.83
Less losses on risks reinsured in companies authorized in District of Columbia.....	439.64
Net losses incurred.....	2,218.19

DELAWARE INSURANCE CO., PHILADELPHIA, PA.

[Incorporated, 1835; commenced business, 1835. John S. Bioren, president; J. Parsons Smith, jr., secretary.
Home office, Third and Walnut Streets, Philadelphia, Pa.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$400,000.00	
Amount of ledger assets (as per balance) Dec. 31 of previous year.....		\$2,217,140.09

II.—INCOME.

Gross premiums, fire.....	\$2,377,945.51	
Deduct gross amount paid for reinsurance, fire, \$290,616.72; return premiums, fire, \$505,207.89.....	795,824.61	
Total premiums (other than perpetual).....		1,582,120.90
Deposit premiums written on perpetual risks (gross).....		3,372.15
Gross interest on mortgage loans.....	4,689.02	
Gross interest on collateral loans.....	173.61	
Gross interest on bonds and dividends on stocks, less \$2,535.15 accrued interest on bonds acquired during 1910.....	63,609.66	
Gross interest on deposits in trust companies and banks.....	699.83	
Gross rents from company's property, including \$10,000 for company's occupancy of its own buildings.....	15,359.10	
Total gross interest and rents.....		84,531.22
From agents' balances previously charged off.....		100.60
Gross profit on sale or maturity of ledger assets—bonds.....		2,526.79
Total income.....		1,672,651.66
Sum of both amounts.....		3,889,791.75

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$149,475.68 occurring in previous year), fire.....	\$1,032,426.14	
Deduct amount received for salvage, fire, \$9,050.03; reinsurance, fire, \$92,704.56; discount, fire, \$2,121.05.....	103,875.64	
Net amount paid policy holders for losses.....		928,550.50
Expenses of adjustment and settlement of losses.....		20,547.92
Commissions or brokerage.....		425,178.25
Salaries, \$17,223.94, and expenses, \$30,077.94, of special and general agents.....		47,301.88
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....		45,711.01
Rents, including \$10,000 for company's occupancy of its own buildings.....		12,373.02
Advertising, \$3,707.33; printing and stationery, \$11,143.17.....		14,850.50
Postage, telegrams, telephone, and express.....		9,709.13
Legal expenses.....		407.00
Furniture and fixtures.....		1,468.50
Maps, including corrections.....		4,644.62
Underwriters' boards and tariff associations.....		20,004.99
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....		7,691.94
Inspections and surveys.....		1,796.21
Repairs and expenses (other than taxes) on real estate.....		4,735.68
Taxes on real estate.....		2,034.10
States taxes on premiums.....		27,940.40
Insurance department licenses and fees.....		9,497.67
All other licenses, fees and taxes—corporation tax.....		2,647.00
Deposit premiums returned.....		3,270.94
Paid stockholders for interest or dividends (amount declared during the year).....		60,000.00
Agents' balances charged off.....		2,091.84
Gross loss on sale or maturity of ledger assets—bonds.....		3,578.01
Gross decrease, by adjustment, in book value of ledger assets—bonds.....		499.66
Total disbursements.....		1,656,530.77
Balance.....		2,233,260.98

IV.—LEDGER ASSETS.

Book value of real estate.....	\$200,000.00	
Mortgage loans on real estate, first liens.....	102,000.00	
Loans secured by pledge of bonds, stocks, or other collateral.....	4,000.00	
Book value of bonds, \$1,206,325.35, and stocks, \$192,420.41.....	1,398,745.76	
Cash in company's office.....	7,435.57	
Deposits in trust companies and banks on interest.....	75,407.76	
Agents' balances representing business written subsequent to Oct. 1, 1910.....	438,704.66	
Agents' balances representing business written prior to Oct. 1, 1910.....	6,567.23	
Other ledger assets:		
Cash in hands of special agents.....	300.00	
Cash in hands of Philadelphia Underwriters' Association.....	100.00	
Total ledger assets.....		2,233,260.98

NONLEDGER ASSETS.

Interest accrued on mortgages.....	\$1,322.23	
Interest accrued on bonds.....	18,000.85	
Interest accrued on collateral loans.....	44.00	
Rents accrued on company's property or lease.....	650.17	
		<u>\$20,017.25</u>
Gross assets.....		2,253,278.23

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	6,567.23	
Book value of ledger assets over market value—stocks and bonds.....	18,765.26	
		<u>25,332.49</u>
Total admitted assets.....		2,227,945.74

V.—LIABILITIES.

Gross losses adjusted and unpaid, not yet due.....	\$2,121.65	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	211,021.35	
Gross claims for losses resisted.....	15,250.00	
		<u>228,393.00</u>
Deduct reinsurance due or accrued.....	43,455.00	
Net amount of unpaid losses and claims.....		184,938.00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$1,108,043.97; unearned premiums (50 per cent).....	554,021.98	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$1,401,628.05; unearned premiums (pro rata).....	734,382.80	
Total unearned premiums as computed above.....		1,288,404.78
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 and 95 per cent of the premium or deposit received.....		127,876.65
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		1,297.72
State, county, and municipal taxes due or accrued.....		12,000.00
Commissions, brokerage, and other charges due or to become due to agents and brokers....		46,583.93
Total amount of all liabilities except capital.....		1,661,101.08
Capital actually paid up in cash.....	\$400,000.00	
Surplus over all liabilities.....	166,844.66	
Surplus as regards policy holders.....		<u>566,844.66</u>
Total liabilities.....		2,227,945.74

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$256,059,294.00	\$2,846,639.18
Written or renewed during the year.....	204,169,003.00	2,377,945.51
Total.....	460,228,297.00	5,224,584.69
Deduct those expired and marked off as terminated.....	197,045,237.00	2,312,350.72
In force at the end of the year.....	263,183,060.00	2,912,233.97
Deduct amount reinsured.....	35,016,067.00	402,561.95
Net amount in force Dec. 31, 1910.....	228,166,993.00	2,509,672.02

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross pre- miums charged less reinsur- ance.	Fraction unearned.	Amount of premiums unearned.
1 year or less.....1910..	\$86,267,242.00	\$1,108,043.97	One-half.....	\$554,021.98
2 years.....1909..	2,681,440.00	28,352.98	One-fourth.....	7,088.24
.....1910..	1,650,247.00	17,601.56	Three-fourths.....	13,201.17
3 years.....1908..	26,507,463.00	245,892.00	One-sixth.....	40,982.00
.....1909..	29,073,499.00	284,584.41	One-half.....	142,292.41
.....1910..	31,790,803.00	304,399.82	Five-sixths.....	253,666.52
4 years.....1907..	512,938.00	7,881.15	One-eighth.....	985.14
.....1908..	627,737.00	7,175.73	Three-eighths.....	2,690.91
.....1909..	716,294.00	9,161.79	Five-eighths.....	5,726.10
.....1910..	590,350.00	8,412.22	Seven-eighths.....	7,260.69
5 years.....1906..	7,882,342.00	85,059.08	One-tenth.....	8,505.91
.....1907..	8,224,352.00	85,632.51	Three-tenths.....	25,689.75
.....1908..	8,722,103.00	93,032.88	One-half.....	46,516.44
.....1909..	8,242,136.00	85,756.67	Seven-tenths.....	60,029.67
.....1910..	11,247,957.00	117,499.10	Nine-tenths.....	105,649.19
Over five years.....	3,430,090.00	21,186.15	Pro rata.....	14,098.66
Total.....	228,166,993.00	2,509,672.02		1,288,404.78
Perpetual risks.....	4,928,610.00	141,737.32		127,876.65
Grand total.....	233,095,603.00	2,651,409.34		1,416,281.43

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$361,190.00
Less \$43,140, risks canceled, and \$64,479, reinsurance in companies authorized in District of Columbia.....	107,619.00
Net risks written.....	253,571.00
Gross premiums received.....	2,530.96
Less \$305.94, returned premiums, and \$567.43, premiums for reinsurance in companies authorized in District of Columbia.....	873.37
Net premiums received.....	1,657.59
Losses paid (deducting salvage).....	673.37
Net losses incurred.....	255.12

DIXIE FIRE INSURANCE CO., GREENSBORO, N. C.

[Incorporated, 1906; commenced business, 1906. Ashley Horne, president; F. M. Garner, secretary. Home office, 125 South Elm Street, Greensboro, N. C.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$500,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$1,345,968.99

II.—INCOME.

Gross premiums, fire.....	\$1,020,350.86
Deduct gross amount paid for reinsurance, fire, \$85,980.59; return premiums, fire, \$231,879.28.....	317,859.87
Total premiums (other than perpetual).....	702,490.99
Gross interest on mortgage loans.....	20,315.56
Gross interest on collateral loans.....	4,871.51
Gross interest on bonds and dividends on stocks, less \$2,698.17 accrued interest on bonds acquired during 1910.....	23,282.07
Gross interest on deposits in trust companies and banks.....	3,127.21
Gross rents from company's property, including \$1,500 for company's occupancy of its own buildings.....	10,379.42
Total gross interest and rents.....	61,975.77
Sale of local agency.....	3,000.00
From agents' balance previously charged off.....	101.16
Bonds.....	6,593.72
Total income.....	774,161.64
Sum of both amounts.....	2,120,130.63

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$74,627.98 occurring in previous year), fire.....	\$3486,895.97	
Deduct amount received for salvage, fire, \$5,134.03; reinsurance, fire, \$45,725.08.....	51,984.19	
Discount, fire.....	1,125.08	
Net amount paid policy holders for losses.....		\$434,911.78
Expenses of adjustment and settlement of losses.....		9,874.63
Commissions or brokerage.....		174,301.78
Salaries, \$9,650, and expenses, \$7,548.26, of special and general agents.....		17,198.26
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....		37,309.01
Rents.....		1,500.00
Advertising, printing, and stationery.....		5,507.85
Postage, telegrams, telephone, and express.....		6,065.96
Legal expenses.....		4,563.48
Furniture and fixtures.....		239.88
Maps, including corrections.....		2,236.03
Underwriters' boards and tariff associations.....		7,679.26
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....		6,716.02
Repairs and expenses (other than taxes) on real estate.....		5,165.27
State taxes on premiums.....		10,357.10
Insurance department licenses and fees.....		4,808.68
All other licenses, fees, and taxes:		
City licenses and taxes.....	\$4,196.57	
Fire marshal tax.....	518.56	
County tax, \$100; corporation tax, \$468.75.....	568.75	
Agents' licenses.....	2,340.74	
		7,624.62
Other disbursements:		
Office expenses.....	1,203.29	
Traveling expenses.....	2,166.72	
Commercial reporter.....	1,015.35	
Auditor.....	1,753.25	
Bonding account.....	156.10	
		6,294.71
Agents' balances charged off.....		1,455.77
Gross loss on sale or maturity of ledger assets—bonds.....		38,110.93
Gross decrease by adjustment in book value of ledger assets—stocks.....		16,375.00
Total disbursements.....		798,296.02
Balance.....		1,321,834.61

IV.—LEDGER ASSETS.

Book value of real estate.....	\$100,000.00	
Mortgage loans on real estate, first liens.....	340,937.48	
Loans secured by pledge of bonds, stocks, or other collateral.....	79,200.00	
Book value of bonds, \$482,255.59, and stocks, \$40,025.....	522,280.59	
Cash in company's office.....	784.67	
Deposits in trust companies and banks not on interest.....	2,870.88	
Deposits in trust companies and banks on interest.....	105,776.27	
Agents' balances, representing business written subsequent to Oct. 1, 1910.....	137,753.76	
Agents' balances, representing business written prior to Oct. 1, 1910.....	27,617.38	
Other ledger assets:		
Western Sprinkler Risk Association.....	500.00	
Reinsurance recoverable on losses paid.....	4,113.58	
Total ledger assets.....		1,321,834.61

NONLEDGER ASSETS.

Interest accrued on mortgages.....	4,255.19	
Interest due, \$200, and accrued, \$7,493.66, on bonds.....	7,693.66	
Interest accrued on collateral loans.....	487.37	
Interest accrued on other assets.....	811.03	
Rents due, \$200, and accrued, \$637.15, on company's property or lease.....	837.15	
		14,084.40
Other nonledger assets:		
Furniture, fixtures, and maps.....		12,000.00
Supplies, printed matter, and stationery.....		1,500.00
Gross assets.....		1,349,419.01

DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter, and stationery.....	1,500.00	
Furniture, fixtures, and safes.....	12,000.00	
Agents' balances, representing business written prior to Oct. 1, 1910.....	27,617.38	
Book value of ledger assets over market value—bonds and stocks.....	4,760.59	
		45,877.97
Total admitted assets.....		1,303,541.04

V.—LIABILITIES.

Gross losses adjusted and unpaid, not yet due	\$18,927. 59	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses	58,275. 20	
Gross claims for losses resisted	4,950. 00	
Total	82,152. 79	
Deduct reinsurance due or accrued	9,113. 75	
Net amount of unpaid losses and claims		\$73,039. 04
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$521,195.39; unearned premiums (50 per cent)	260,597. 69	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$450,120.53; unearned premiums (pro rata)	248,827. 70	
Total unearned premiums as computed above		509,425. 39
State, county, and municipal taxes due or accrued		8,566. 28
All other liabilities—interest paid in advance		1,433. 72
Total amount of all liabilities except capital		592,464. 43
Capital actually paid up in cash	500,000. 00	
Surplus over all liabilities	211,076. 61	
Surplus as regards policy holders		711,076. 61
Total liabilities		1,303,541. 04

VI.—RISKS AND PREMIUMS.

	Fire risk.	Gross premiums thereon.
In force Dec. 31, 1909	\$76,943,316. 00	\$1,101,513. 97
Written or renewed during the year	70,236,790. 00	1,020,350. 86
Total	147,180,106. 00	2,121,864. 83
Deduct those expired and marked off as terminated	72,951,016. 00	1,041,053. 31
In force at the end of the year	74,229,090. 00	1,080,811. 52
Deduct amount reinsured	7,603,229. 00	109,495. 60
Net amount in force Dec. 31, 1910	66,625,861. 00	971,315. 92

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$36,354,027. 00	\$521,195. 39	One-half.....	\$260,597. 69
2 years.....1909..	347,377. 00	4,141. 12	One-fourth.....	1,035. 28
.....1910..	287,033. 00	3,568. 83	Three-fourths.....	2,676. 63
3 years.....1908..	5,096,422. 00	90,823. 22	One-sixth.....	15,137. 20
.....1909..	8,072,232. 00	117,571. 68	One-half.....	58,785. 84
.....1910..	11,708,311. 00	158,741. 01	Five-sixths.....	132,284. 18
4 years.....1907..	12,316. 00	126. 49	One-eighth.....	15. 81
.....1908..	73,744. 00	771. 91	Three-eighths.....	289. 39
.....1909..	83,812. 00	2,250. 84	Five-eighths.....	1,406. 75
.....1910..	46,574. 00	639. 30	Seven-eighths.....	559. 39
5 years.....1906..	390,332. 00	8,006. 53	One-tenth.....	800. 65
.....1907..	1,422,955. 00	23,308. 68	Three-tenths.....	6,992. 58
.....1908..	923,524. 00	11,731. 19	One-half.....	5,865. 59
.....1909..	752,663. 00	13,086. 75	Seven-tenths.....	9,160. 72
.....1910..	1,054,539. 00	15,352. 98	Nine-tenths.....	13,817. 69
Total.....	66,625,861. 00	971,315. 92		509,425. 39

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written	\$717,320. 00
Less \$191,320 risks canceled, and \$18,500 reinsurance in company's authorized in District of Columbia	209,820. 00
Net risks written	507,500. 00
Gross premiums received	6,985. 04
Less \$1,754.55 returned premiums, and \$122.01 premiums for reinsurance in companies authorized in District of Columbia	1,876. 56
Net premiums received	5,108. 48
Net losses incurred	3,509. 40

DUTCHESS FIRE INSURANCE CO., POUGHKEEPSIE, N. Y.

[Incorporated, 1906; commenced business, 1906. L. H. Vail, president; Frank L. Gardner, secretary.
Home office, 39 Market Street, Poughkeepsie, N. Y.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$200,000.00	
Amount of ledger assets (as per balance) Dec. 31 of previous year.....		\$659,519.61

II.—INCOME.

Gross premiums, fire.....	\$513,085.17	
Deduct gross amount paid for reinsurance, fire, \$43,608.22; return premiums, fire, \$89,699.74.....	133,307.96	
Total premiums (other than perpetual).....		379,777.21
Gross interest on mortgage loans.....	1,490.19	
Gross interest on bonds and dividends on stocks, less \$288.18 accrued interest on bonds acquired during 1910.....	24,491.40	
Gross interest from all other sources.....	6.25	
Gross rents from company's property, including \$1,200 for company's occupancy of its own buildings.....	1,459.50	
Total gross interest and rents.....		27,447.34
Refund, conscience fund.....		130.00
From agents' balances previously charged off.....		28.63
Gross profit on sale or maturity of ledger assets—bonds.....		208.19
Total income.....		407,591.37
Sum of both amounts.....		1,067,110.98

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$38,929.96 occurring in previous year), fire.....	\$258,002.95	
Deduct amount received for salvage, fire, \$2,807.82; reinsurance, fire, \$23,778.74; discount, fire, \$768.56.....	27,355.12	
Net amount paid policy holders for losses.....		230,647.83
Expenses of adjustment and settlement of losses.....		3,670.62
Commissions or brokerage.....		116,897.62
Salaries, \$4,830.74, and expenses, \$1,970.58, of special and general agents.....		6,801.32
Salaries, fees, and all other charges of officers, directors, trustees, and home office employees....		19,058.80
Rents.....		1,200.00
Advertising, \$345.15; printing and stationery, \$768.47.....		1,113.62
Postage, telegrams, telephone, and express.....		1,757.57
Legal expenses.....		195.71
Furniture and fixtures.....		25.04
Maps, including corrections.....		805.82
Underwriters' boards and tariff associations.....		2,782.54
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses....		773.06
Repairs and expenses (other than taxes) on real estate.....		275.49
Taxes on real estate.....		283.80
State taxes on premiums.....		4,723.14
Insurance department licenses and fees.....		2,418.58
All other licenses, fees, and taxes—corporation tax.....		37.91
Other disbursements:		
Light, coal, and gas.....	348.49	
Mercantile reports.....	140.00	
Towel supply.....	36.00	
Water bill.....	15.45	
Entertainment of agents.....	21.95	
Post-office box rent.....	8.00	
Insurance on furniture and fixtures.....	31.50	
		601.39
Paid stockholders for interest or dividends (amount declared during the year).....		8,000.00
Agents' balances charged off.....		22.85
Gross loss on sale or maturity of ledger assets—bonds.....		75.00
Total disbursements.....		402,167.74
Balance.....		664,943.24

IV.—LEDGER ASSETS.

Book value of real estate.....	\$15,000.00	
Mortgage loans on real estate, first liens.....	40,800.00	
Book value of bonds, \$316,179.96, and stocks, \$216,143.75.....	532,323.71	
Cash in company's office.....	5,015.44	
Deposits in trust companies and banks not on interest.....	9,486.26	
Agents' balances representing business written subsequent to Oct. 1, 1910....	61,993.26	
Agents' balances representing business written prior to Oct. 1, 1910.....	324.57	
Total ledger assets.....		664,943.24

NONLEDGER ASSETS.

Interest accrued on mortgages.....	\$108.41	
Interest accrued on bonds.....	2,192.52	
		\$2,300.93
Market value (not including interest) of bonds and stocks over book value.....		1,380.29
Gross assets.....		668,624.46

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	324.57
Total admitted assets.....	668,299.89

V.—LIABILITIES.

Gross losses adjusted and unpaid; not yet due.....	\$8,581.86	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	31,006.41	
Gross claims for losses resisted.....	1,143.67	
		40,731.94
Deduct reinsurance due or accrued.....		3,116.61
Net amount of unpaid losses and claims.....		37,615.33
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$260,904.25; unearned premiums (50 per cent)...	130,452.12	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$299,205.30; unearned premiums (pro rata).....	155,185.91	
Total unearned premiums as computed above.....		285,638.03
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		1,631.00
State, county, and municipal taxes due or accrued.....		3,382.29
Reinsurance premiums.....		1,901.87
Total amount of all liabilities except capital.....		330,168.52
Capital actually paid up in cash.....	200,000.00	
Surplus over all liabilities.....	138,131.37	
Surplus as regards policy holders.....		338,131.37
Total liabilities.....		668,299.89

VI.—RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force Dec. 31, 1909.....	\$56,039,439.00	\$637,679.42
Written or renewed during the year.....	43,483,656.00	513,085.17
Total.....	99,523,095.00	1,150,764.59
Deduct expirations and cancellations.....	43,915,963.00	532,683.21
In force at the end of the year.....	55,607,132.00	618,081.38
Deduct amount reinsured.....	4,795,194.00	57,971.83
Net amount in force Dec. 31, 1910.....	50,811,938.00	560,109.55

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged less reinsurance.	Fraction unearned.	Premiums unearned.
1 year or less.....1910..	\$20,932,189.00	\$260,904.25	One-half.....	\$130,452.12
2 years.....1909..	201,718.00	2,668.89	One-quarter.....	667.22
.....1910..	146,884.00	1,312.65	Three-quarters....	984.48
3 years.....1908..	9,065,553.00	85,386.40	One-sixth.....	14,231.07
.....1909..	8,960,254.00	88,431.30	One-half.....	44,215.65
.....1910..	9,240,985.00	89,465.54	Five-sixths.....	74,554.62
4 years.....1907..	6,282.00	43.54	One-eighth.....	5.44
.....1908..	26,735.00	389.31	Three-eighths....	145.98
.....1909..	44,270.00	481.47	Five-eighths.....	300.90
.....1910..	84,211.00	803.27	Seven eighths.....	702.87
5 years.....1906..	265,377.00	3,166.95	One-tenth.....	316.69
.....1907..	114,831.00	1,392.38	Three-tenths.....	417.71
.....1908..	481,105.00	6,551.76	One-half.....	3,275.88
.....1909..	673,407.00	9,166.28	Seven-tenths.....	6,416.40
.....1910..	568,137.00	9,945.56	Nine-tenths.....	8,951.00
Total.....	50,811,938.00	560,109.55		285,638.03

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$175,210.00
Less \$22,600 risks canceled and \$74,830 reinsurance in companies authorized in District of Columbia.....	97,430.00
Net risks written.....	77,780.00
Gross premiums received.....	1,232.62
Less \$86.86 returned premiums and \$553.42 premiums for reinsurance in companies authorized in District of Columbia.....	640.28
Net premiums received.....	592.34
Losses paid (deducting salvage).....	3,151.73
Less losses on risks reinsured in companies authorized in District of Columbia.....	1,734.49
Net losses paid.....	1,417.24
Losses incurred.....	3,151.73
Less losses on risks reinsured in companies authorized in District of Columbia.....	1,734.49
Net losses incurred.....	1,417.24

EQUITABLE FIRE & MARINE INSURANCE CO., PROVIDENCE, R. I.

[Incorporated, 1859; commenced business, 1860. Fred W. Arnold, president; Samuel G. Howe, secretary.
Home office, 1 Customhouse Street, Providence, R. I.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$400,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$1,270,782.10

II.—INCOME.

	Fire.	Marine and inland.	
Gross premiums.....	\$1,203,897.35	\$25,908.96	
Deduct gross amount paid for reinsurance—fire, \$97,504.65; marine and inland, \$493.49; returned premiums—fire, \$196,789.58; marine and inland, \$1,761.59.....	294,294.23	2,255.08	
Total premiums (other than perpetual).....	909,603.12	23,653.88	933,257.00
Gross interest on mortgage loans.....		6,396.55	
Gross interest on collateral loans.....		223.13	
Gross interest on bonds and dividends on stocks, less \$639.36 accrued interest on bonds acquired during 1910.....		38,358.12	
Gross interest on deposits in trust companies and banks.....		1,683.41	
Gross interest from all other sources.....		3.10	
Gross rents from company's property, including \$6,500 for company's occupancy of its own buildings.....		9,651.50	
Total gross interest and rents.....			56,315.81
Difference between price paid and par value of investments bought during year.....			1,144.90
From agents' balances previously charged off.....			13.79
Total income.....			990,731.50
Sum of both amounts.....			2,261,513.60

III.—DISBURSEMENTS.

	Fire.	Marine and inland.	
Gross amount paid policy holders for losses (including \$62,394.12 occurring in previous year).....	\$589,397.13	\$17,206.50	
Deduct amount received for salvage—fire, \$6,357.39; marine and inland, \$360.02; reinsurance—fire, \$50,373.97; marine and inland, \$8.76; discount—fire, \$1,154.82; marine, \$38.80.....	57,886.18	407.58	
Net amount paid policy holders for losses.....	531,510.95	16,798.92	548,309.87
Expenses of adjustment and settlement of losses.....			9,091.01
Commissions or brokerage.....			210,421.47
Salaries, \$23,984.09, and expenses, \$15,358.19, of special and general agents.....			39,342.28
Salaries, fees and all other charges of officers, directors, trustees, and home office employees.....			50,319.31
Rents, including \$6,500 for company's occupancy of its own buildings.....			8,169.48
Advertising, \$1,457.01; printing and stationery, \$14,817.20.....			16,274.21
Postage, telegrams, telephone, and express.....			9,558.09
Legal expenses.....			53.87
Furniture and fixtures.....			1,120.19
Maps, including corrections.....			3,086.15
Underwriters' boards and tariff associations.....			7,843.32
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....			7,511.03
Inspections and surveys.....			3,383.50
Repairs and expenses (other than taxes) on real estate.....			4,052.01
Taxes on real estate.....			1,967.13
State taxes on premiums.....			15,028.84

Insurance department licenses and fees.....		\$4,958.26
All other licenses, fees, and taxes—municipal and county fees and taxes.....		3,486.38
Other disbursements:		
Premiums on investments during year.....	\$1,907.13	
Lighting, laundry, water, and sundry expenses.....	690.22	
Exchange.....	337.85	
Interest allowed on marine premiums.....	347.65	
Subscription to magazines, papers, etc.....	181.55	
Auditors' fees.....	255.00	
Safe deposit.....	50.00	
		3,769.40
Paid stockholders for interest or dividends (amount declared during the year).....		24,000.00
Agents' balances charged off.....		270.13
Gross loss on sale or maturity of ledger assets—bonds.....		1,650.00
		<hr/>
Total disbursements.....		973,665.93
		<hr/>
Balance.....		1,287,847.67

IV.—LEDGER ASSETS.

Book value of real estate.....	\$110,000.00	
Mortgage loans on real estate, first liens.....	130,850.00	
Loans secured by pledge of bonds, stocks, or other collateral.....	3,600.00	
Book value of bonds, \$579,750, and stocks, \$255,925.....	835,675.00	
Cash in company's office.....	157.12	
Deposits in trust companies and banks on interest.....	48,504.34	
Agents' balances representing business written subsequent to Oct. 1, 1910.....	155,018.72	
Agents' balances representing business written prior to Oct. 1, 1910.....	1,781.49	
Bills receivable, taken for marine and inland risks.....	2,261.00	
		<hr/>
Total ledger assets.....		1,287,847.67

NONLEDGER ASSETS.

Interest accrued on bonds.....	5,538.21	
Interest accrued on collateral loans.....	77.50	
Rents accrued on company's property or lease.....	600.00	
		<hr/>
Market value (not including interest) of bonds and stocks over book value.....		6,215.71
		76,755.00
		<hr/>
Gross assets.....		1,370,818.38

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	1,781.49	
		<hr/>
Total admitted assets.....		1,369,036.89

V.—LIABILITIES.

Gross losses adjusted and unpaid, not yet due.....	\$11,845.77	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	71,423.37	
Gross claims for losses resisted.....	12,532.86	
		<hr/>
Deduct reinsurance due or accrued.....	95,802.00	
	6,590.49	
		<hr/>
Net amount of unpaid losses and claims.....		89,211.51
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$626,731.66; unearned premiums (50 per cent).....	313,365.83	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$846,858; unearned premiums (pro rata).....	443,745.00	
Gross premiums (less reinsurance, cash and bills) received and receivable upon all unexpired marine risks, \$20,786.16; unearned premiums (50 and 100 per cent).....	10,616.16	
		<hr/>
Total unearned premiums as computed above.....		767,726.99
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		1,000.00
State, county, and municipal taxes due or accrued.....		5,000.00
Commissions, brokerage, and other charges due or to become due to agents and brokers....		15,000.00
		<hr/>
Total amount of all liabilities except capital.....		877,938.50
Capital actually paid up in cash.....	\$400,000.00	
Surplus over all liabilities.....	91,098.39	
		<hr/>
Surplus as regards policy holders.....		491,098.39
		<hr/>
Total liabilities.....		1,369,036.89

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.	Marine and inland risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$135,454,789.00	\$1,576,391.86	\$333,838.00	\$21,472.04
Written or renewed during the year.....	97,786,197.00	1,203,897.35	861,924.00	25,908.96
Total.....	233,240,986.00	2,780,289.21	1,195,762.00	47,381.00
Deduct those expired and marked off as terminated.....	91,588,715.00	1,161,343.76	827,547.00	26,197.34
In force at the end of the year.....	141,652,271.00	1,618,945.45	368,215.00	21,183.66
Deduct amount reinsured.....	12,733,963.00	145,355.79	5,500.00	397.50
Net amount in force Dec. 31, 1910.....	128,918,308.00	1,473,589.66	362,715.00	20,786.16

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$46,514,283.00	\$626,731.66	One-half.....	\$313,365.83
2 years.....1909..	679,623.00	9,435.62	One-fourth.....	2,358.91
.....1910..	216,114.00	2,206.64	Three-fourths.....	1,654.98
3 years.....1908..	16,143,669.00	158,466.63	One-sixth.....	26,411.11
.....1909..	18,000,895.00	181,278.60	One-half.....	90,639.30
.....1910..	19,066,665.00	186,540.30	Five-sixths.....	155,450.25
4 years.....1907..	87,267.00	1,164.46	One-eighth.....	145.56
.....1908..	159,183.00	1,763.93	Three-eighths.....	661.47
.....1909..	322,359.00	3,576.34	Five-eighths.....	2,235.20
.....1910..	168,550.00	1,665.13	Seven-eighths.....	1,456.98
5 years.....1906..	4,454,987.00	47,510.92	One-tenth.....	4,751.09
.....1907..	5,171,083.00	56,281.56	Three-tenths.....	16,884.47
.....1908..	5,266,654.00	58,792.93	One-half.....	29,396.47
.....1909..	5,722,273.00	63,291.21	Seven-tenths.....	44,303.85
.....1910..	6,944,703.00	74,883.73	Nine-tenths.....	67,395.36
Total.....	128,918,308.00	1,473,589.66	.....	757,110.83

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$392,255.00
Less \$53,550 risks canceled, and \$25,400 reinsurance in companies authorized in District of Columbia.....	78,950.00
Net risks written.....	313,305.00
Gross premiums received.....	1,864.45
Less \$169.24 returned premiums and \$123.67 premiums for reinsurance in companies authorized in District of Columbia.....	292.91
Net premiums received.....	1,571.54
Losses paid (deducting salvage).....	25.70
Less losses on risks reinsured in companies authorized in District of Columbia.....	1.55
Net losses paid.....	24.15
Losses incurred.....	150.05
Less losses on risks reinsured in companies authorized in District of Columbia.....	1.55
Net losses incurred.....	148.50

FEDERAL INSURANCE CO., JERSEY CITY, N. J.

[Incorporated, 1901; commenced business, 1901. Percy Chubb, president; Max Grundner, secretary.
Home office, 15 and 17 Exchange Place, Jersey City, N. J.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$1,000,000.00
Amount of ledger assets (as per balance) Dec. 31, of previous year.....	\$2,635,829.63

II.—INCOME.

	Fire.	Marine and inland.	
Gross premiums.....		\$3,398,637.63	
Deduct gross amount paid for reinsurance—marine and inland, \$1,974,016.63; return premiums—fire, \$1.80; marine and inland, \$92,235.83.....	\$1.80	2,066,252.46	
Total premiums (other than perpetual).....	1.80	1,332,385.17	\$1,332,383.37
Gross interest on mortgage loans.....		1,500.00	
Gross interest on bonds and dividends on stocks, less \$3,325.81 accrued interest on bonds acquired during 1910.....		77,215.86	
Gross interest on deposits in trust companies and banks.....		9,512.14	
Gross interest from all other sources.....		640.96	
Total gross interest.....			88,868.96
Stock transfer stamps.....			1.00
Gross increase, by adjustment, in book of ledger assets—bonds.....			1,298.82
Total income.....			1,422,552.15
Sum of both amounts.....			4,058,381.78

III.—DISBURSEMENTS.

	Fire.	Marine and inland.	
Gross amount paid policy holders for losses (including \$294,011.20 occurring in previous year).....	\$1,129.52	\$1,976,244.21	
Deduct amount received for salvage—fire, \$1,067; marine and in- land, \$92,366.74; reinsurance, marine and inland, \$1,233,389.74..	1,067.00	1,325,756.48	
Net amount paid policy holders for losses.....	62.52	650,487.73	650,550.25
Expenses of adjustment and settlement of losses.....			3,006.00
Commissions or brokerage.....			428,667.81
Salaries, \$2,497.58, and expenses, \$219.93, of special and general agents.....			2,717.51
Salaries, fees, and all other charges of officers, directors, trustees, and home office employees..			4,656.02
Advertising, \$1,388.41; printing and stationery, \$2,491.20.....			3,879.61
Postage, telegrams, telephone, and express.....			7,223.82
Legal expenses.....			1,685.76
Underwriters' boards and tariff associations.....			406.77
Inspections and surveys.....			3,673.59
Taxes on real estate.....			29,275.33
State taxes on premiums.....			3,293.99
Licenses.....		\$799.97	
Taxes.....		361.78	
Tracings.....			1,161.75
Subscriptions to papers and reports.....			1,442.85
Examination of accounts.....			172.62
Rent of deposit safe.....			872.93
Collection of interest.....			81.50
Loss on exchange.....			9.54
Translation fee.....			1,375.65
United States Government income tax.....			.13
Paid stockholders for interest or dividends (amount declared during the year).....			1,606.59
Agents' balances charged off.....			80,000.00
Gross loss on sale or maturity of ledger assets—bonds.....			1,373.97
Gross decrease, by adjustment, in book value of ledger assets—bonds.....			218.47
Total disbursements.....			4,426.28
Balance.....			1,231,778.74
			2,826,603.04

IV.—LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$30,000.00	
Book value of bonds, \$1,911,503.96, and stocks, \$72,826.75.....	1,984,330.71	
Cash in company's office.....	1,208.11	
Deposits in trust companies and banks not on interest.....	44,542.46	
Deposits in trust companies and banks on interest.....	376,656.56	
Agents' balances representing business written subsequent to Oct. 1, 1910.....	345,407.81	
Agents' balances representing business written prior to Oct. 1, 1910.....	44,407.39	
Bills receivable, taken for marine and inland risks.....	50.00	
Total ledger assets.....		2,826,603.04

NONLEDGER ASSETS.

Interest accrued on mortgages.....	121.67	
Interest due, \$2,040, and accrued, \$23,064.98, on bonds.....	25,104.98	
Amounts due from reinsuring companies for loss expenses and returns.....		25,226.65
Gross assets.....		26,314.22
		2,878,143.91

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	\$44,407.39	
Bills receivable, past due, taken for marine, inland, and fire risks.....	50.00	
Book value of ledger assets over market value—bonds and stocks.....	74,410.71	\$118,868.10
Total admitted assets.....		2,759,275.81

V.—LIABILITIES.

Gross losses adjusted and unpaid (due).....	\$9,810.09	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	322,740.00	
	332,550.09	
Deduct reinsurance due or accrued.....	21,640.00	
Net amount of unpaid losses and claims.....		310,910.09
Gross premiums (less reinsurance, cash, and bills) received and receivable upon all unexpired inland navigation risks, \$801,338.05; unearned premiums (50 per cent).....	400,669.03	
Gross premiums (less reinsurance, cash, and bills) received and receivable upon all unexpired marine risks, \$214,922.51; unearned premiums (50 and 100 per cent).....	139,557.52	
Total unearned premiums as computed above.....		540,226.55
Cash dividends remaining unpaid to stockholders.....		40,000.00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		1,500.00
State, county, and municipal taxes due or accrued.....		35,000.00
Commissions, brokerage, and other charges due or to become due to agents and brokers...		38,895.75
Return premiums, \$2,057.56; reinsurance premiums, \$195,978.53.....		198,036.09
Total amount of all liabilities except capital.....		1,164,568.48
Capital actually paid up in cash.....	\$1,000,000.00	
Surplus over all liabilities.....	594,707.33	
Surplus as regards policy holders.....		1,594,707.33
Total liabilities.....		2,759,275.81

VI.—RISKS AND PREMIUMS.

	Marine and inland risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$66,874,171.00	\$915,265.96
Written or renewed during the year.....	1,236,767,979.00	3,398,637.63
Total.....	1,303,642,150.00	4,313,903.59
Deduct those expired and marked off as terminated.....	1,077,757,735.00	2,371,458.48
In force at the end of the year.....	225,884,415.00	1,942,445.11
Deduct amount reinsured.....	81,856,545.00	926,184.55
Net amount in force Dec. 31, 1910.....	144,027,870.00	1,016,260.56

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$72,897.00
Less risks canceled.....	9,400.00
Net risks written.....	63,497.00
Gross premiums received.....	675.60
Less returned premiums.....	180.96
Net premiums received.....	494.64
Net losses paid.....	311.00
Net losses incurred.....	311.00

FIDELITY-PHENIX FIRE INSURANCE CO., NEW YORK, N. Y.

[Incorporated, 1910; commenced business, 1910; Henry Evans, president; J. E. Lopez, secretary. Home office, 46 Cedar Street, New York, N. Y.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$2,500,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$13,487,311.44

II.—INCOME.

Gross premiums, fire.....	\$7,855,052.92	
Deduct gross amount paid for reinsurance—fire, \$981,698.19; return premiums—fire, \$1,246,012.05.....	2,227,710.24	
Total premiums (other than perpetual).....		\$5,627,342.68
Gross interest on mortgage loans.....	27,225.00	
Gross interest on bonds and dividends on stocks, less \$5,152.50 accrued interest on bonds acquired during 1910.....	358,315.63	
Gross interest on deposits in trust companies and banks.....	72,175.28	
Gross interest from all other sources.....	1,051.93	
Gross rents from company's property, including \$1,500 for company's occupancy of its own buildings.....	7,293.00	
Total gross interest and rents.....		466,060.84
Recoveries on life insurance policies, George P. Sheldon.....	11,723.90	
The First Bulgarian Insurance Co.....	15,393.50	
		27,117.40
From agents' balances previously charged off.....		986.38
Gross profit on sale or maturity of ledger assets:		
Bonds.....	313.75	
Stocks.....	82,240.94	
		82,554.69
Gross increase, by adjustment, in book of ledger assets:		
Bonds.....	34,852.83	
Stocks.....	1,162,507.66	
		1,197,360.49
Total income.....		7,401,422.48
Sum of both amounts.....		20,888,733.92

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$639,516.81 occurring in previous year), fire.....	\$3,984,257.67	
Deduct amount received for salvage, fire, \$32,092.81; reinsurance, fire, \$408,757.67; discount, fire, \$1,950.78.....	442,801.26	
Net amount paid policy holders for losses.....		3,541,456.41
Expenses of adjustment and settlement of losses.....		118,819.92
Commissions or brokerage.....		1,095,588.36
Allowances to local agencies for miscellaneous agency expenses.....		1,858.96
Salaries, \$167,045.28, and expenses, \$121,148.83, of special and general agents.....		288,194.11
Salaries, fees, and all other charges of officers, directors, trustees, and home office employees.....		442,230.54
Rents, including \$1,500 for company's occupancy of its own buildings.....		66,481.84
Advertising, \$22,966.46; printing and stationery, \$59,011.66.....		81,978.12
Postage, telegrams, telephone, and express.....		61,710.10
Legal expenses.....		10,172.67
Furniture and fixtures.....		18,581.34
Maps, including corrections.....		19,451.27
Underwriters' boards and tariff associations.....		68,512.91
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....		12,866.39
Inspections and surveys.....		25,617.84
Repairs and expenses (other than taxes) on real estate.....		2,775.65
Taxes on real estate.....		1,306.78
State taxes on premiums.....		131,156.49
Insurance department licenses and fees.....		57,399.18
All other licenses, fees, and taxes—municipal taxes.....		18,188.97
Mercantile agencies.....	3,675.72	
Miscellaneous.....	705.68	
Exchange.....	9,731.90	
Subscriptions to papers.....	2,548.05	
Auditing.....	26,683.55	
Subscriptions to expenses—first mortgage, etc.....	2,780.00	
Moving offices.....	849.35	
		46,974.25
Interest and premiums on life insurance policies paid in 1909 for account of George P. Sheldon, now "charged off".....		430.12
H. C. Stockdell account, balance "charged off".....		56,162.38
Paid stockholders for interest or dividends (amount declared during the year).....		50,000.00
Agents' balances charged off.....		1,474.30
Gross loss on sale or maturity of ledger assets:		
Bonds.....	143,764.75	
Stocks.....	219,323.70	
		363,088.45
Gross decrease, by adjustment, in book value of ledger assets		
Real estate.....	59,454.96	
Bonds.....	151,877.91	
Stocks.....	450,181.48	
		661,514.35
Total disbursements.....		7,243,991.70
Balance.....		13,644,742.22

IV.—LEDGER ASSETS.

Book value of real estate.....	\$67,500.00	
Mortgage loans on real estate, first liens.....	544,500.00	
Book value of bonds, \$1,598,682, and stocks, \$8,899,403.....	10,498,085.00	
Deposits in trust companies and banks not on interest.....	254,186.32	
Deposits in trust companies and banks on interest.....	1,262,933.71	
Agents' balances representing business written subsequent to Oct. 1, 1910.....	740,103.50	
Agents' balances representing business written prior to Oct. 1, 1910.....	35,035.35	
Bills receivable, taken for fire risks.....	227,376.46	
Chicago suspense account.....	125.00	
Citizens' Insurance Co. of New York.....	14,896.88	
Total ledger assets.....		\$13,644,742.22

NONLEDGER ASSETS.

Interest accrued on mortgages.....	4,708.34	
Interest due, \$7,170.23, and accrued, \$10,652.29, on bonds.....	17,822.52	
Interest due and accrued on other assets.....	74,236.64	
Rents due on company's property or lease.....	18.00	
		96,785.50
Estimated equity in other securities.....		147,950.00
Reinsurance due on paid losses.....		2,989.58
Gross assets.....		13,892,467.30

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	35,035.35	
Bills receivable, past due, taken for marine, inland, and fire risks.....	37,111.65	
Loans on personal security, indorsed or not, Chicago suspense account.....	125.00	
Citizens' Insurance Co. of New York.....	14,896.88	
Mortgage loans.....	15,000.00	
		102,168.88
Total admitted assets.....		13,790,298.42

V.—LIABILITIES.

Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	\$588,747.26	
Gross claims for losses resisted.....	73,730.00	
	662,477.26	
Deduct reinsurance due or accrued.....	81,221.89	
Net amount of unpaid losses and claims.....		581,255.37
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$3,515,731.78; unearned premiums (50 per cent).....	1,757,865.89	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$9,507,991.09; unearned premiums (pro rata).....	4,752,602.35	
Total unearned premiums as computed above.....		6,510,468.24
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		53,594.05
State, county, and municipal taxes due or accrued.....		125,000.00
Commissions, brokerage, and other charges due or to become due to agents and brokers....		22,379.30
Reinsurance premiums.....		7,994.31
Unearned premium reserve.....		100,000.00
First Bulgarian Insurance Co., reserve and interest.....		15,520.36
Reserve for contested liabilities.....		640,000.00
Total amount of all liabilities except capital.....		8,056,211.63
Capital actually paid up in cash.....	2,500,000.00	
Surplus over all liabilities.....	3,234,086.79	
Surplus as regards policy holders.....		5,734,086.79
Total liabilities.....		13,790,298.42

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force on Dec. 31, 1909.....	\$1,357,560,636.00	\$15,328,030.54
Written or renewed during the year.....	695,496,243.00	7,855,052.92
Total.....	2,053,056,879.00	23,183,083.46
Deduct those expired and marked off as terminated.....	799,724,317.00	9,088,058.84
In force at the end of the year.....	1,253,332,562.00	14,095,024.62
Deduct amount reinsured.....	104,140,167.00	1,071,301.75
Net amount in force Dec. 31, 1910.....	1,149,192,395.00	13,023,722.87

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross pre- miums charged less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$277,010,711.00	\$3,515,731.78	One-half.....	\$1,757,865.89
2 years.....1909..	2,362,345.00	28,028.98	One-fourth.....	7,007.24
.....1910..	2,241,425.00	19,630.02	Three-fourths.....	14,722.51
3 years.....1908..	174,160,215.00	1,679,070.68	One-sixth.....	279,845.11
.....1909..	187,870,152.00	1,791,278.40	One-half.....	895,639.19
.....1910..	161,182,524.00	1,537,922.53	Five-sixths.....	1,281,602.10
4 years.....1907..	2,826,429.00	24,693.41	One-eighth.....	3,086.67
.....1908..	2,200,732.00	20,877.84	Three-eighths.....	7,829.18
.....1909..	1,758,938.00	20,049.92	Five-eighths.....	12,531.19
.....1910..	1,802,641.00	20,009.35	Seven-eighths.....	17,508.14
5 years.....1906..	58,134,029.00	776,743.50	One-tenth.....	77,674.35
.....1907..	67,866,157.00	886,400.94	Three-tenths.....	265,920.16
.....1908..	68,760,339.00	895,694.59	One-half.....	447,847.29
.....1909..	70,429,803.00	925,500.33	Seven-tenths.....	647,850.21
.....1910..	70,433,255.00	881,015.48	Nine-tenths.....	792,913.92
Over 5 years.....	152,700.00	1,075.12	Pro rata.....	625.09
Total.....	1,149,192,395.00	13,023,722.87	.....	6,510,468.24

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$1,827,083.00
Less \$536,679 risks canceled, and \$85,833 reinsurance in companies authorized in District of Columbia.....	622,512.00
Net risks written.....	1,204,571.00
Gross premiums received.....	11,444.32
Less \$2,817.84 returned premiums, and \$496.13 premiums for reinsurance in companies authorized in District of Columbia.....	3,313.97
Net premiums received.....	8,130.35
Net losses paid.....	7,377.32
Net losses incurred.....	7,326.49

FIRE ASSOCIATION OF PHILADELPHIA, PHILADELPHIA, PA.

[Incorporated, 1820; commenced business, 1817. E. C. Irvin, president; M. G. Garrignes, secretary.
Home office, 407 and 409 Walnut Street, Philadelphia, Pa.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$750,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$8,454,603.67

II.—INCOME.

Gross premiums, fire.....	\$5,631,901.75
Deduct gross amount paid for reinsurance, fire, \$652,589.14; return premiums, fire, \$884,977.73.....	1,537,566.87
Total premiums (other than perpetual).....	\$4,094,334.88
Deposit premiums written on perpetual risks (gross).....	27,265.29
Gross interest on mortgage loans.....	119,480.28
Gross interest on collateral loans.....	7,819.66
Gross interest on bonds and dividends on stocks, less \$4,103.20 accrued interest on bonds acquired during 1910.....	231,855.26
Gross interest on deposits in trust companies and banks.....	6,279.54
Gross interest from all other sources.....	637.22
Gross rents from company's property, including \$7,500 for company's occupancy of its own buildings.....	25,346.08
Total gross interest and rents.....	391,418.04
Earned deposits on perpetual insurance.....	4,787.97
From agents' balances previously charged off.....	485.84
Gross profit on sale or maturity of ledger assets:	
Real estate.....	
Bonds.....	154.66
Stocks.....	7,923.93
	1,085.00
Total income.....	9,163.59
Sum of both amounts.....	4,527,455.61
	12,982,059.28

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$304,250.82 occurring in previous year), fire	\$2,690,245.05
Deduct amount received for salvage, fire, \$24,824.69; reinsurance, fire, \$367,551.12; discount, fire, \$3,605.16	395,980.97
Net amount paid policy holders for losses	\$2,294,264.08
Expenses of adjustment and settlement of losses	35,637.97
Commissions or brokerage	818,498.34
Allowances to local agencies for miscellaneous agency expenses	13,595.75
Salaries, \$184,837.97, and expenses, \$78,200.65, of special and general agents	263,038.62
Salaries, fees and all other charges of officers, directors, trustees, and home office employees ..	156,107.17
Rents, including \$7,500 for company's occupancy of its own buildings	15,195.41
Advertising, \$5,694.40; printing and stationery, \$28,606.56	34,300.96
Postage, telegrams, telephone, and express	37,767.55
Legal expenses	649.48
Furniture and fixtures	290.47
Maps, including corrections	12,904.42
Underwriters' boards and tariff associations	53,635.84
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses	12,405.80
Inspections and surveys	16,320.92
Repairs and expenses (other than taxes) on real estate	7,283.25
Taxes on real estate	5,748.32
State taxes on premiums	93,879.10
Insurance department licenses and fees	30,955.33
All other licenses, fees, and taxes:	
United States internal-revenue tax	6,005.96
Tax on capital	13,695.12
Municipal license tax	3,309.27
	23,010.35
Commission on purchase and sale of securities	140.83
Deposit premiums returned	55,458.39
Paid stockholders for interest or dividends (amount declared during the year)	300,000.00
Agents' balances charged off	1,494.53
Gross loss on sale or maturity of ledger assets—bonds	10,910.32
Total disbursements	4,293,493.20
Balance	8,688,566.08

IV.—LEDGER ASSETS.

Book value of real estate	\$442,514.96
Mortgage loans on real estate, first liens	2,111,464.99
Loans secured by pledge of bonds, stocks, or other collateral	127,882.00
Book value of bonds, \$4,690,236.37, and stocks, \$257,700.97	4,947,937.34
Cash in company's office	10,489.71
Deposits in trust companies and banks on interest	440,746.11
Agents' balances, representing business written subsequent to Oct. 1, 1910 ..	604,655.87
Agents' balances, representing business written prior to Oct. 1, 1910	2,875.10
Total ledger assets	8,688,566.08

NONLEDGER ASSETS.

Interest due, \$4,906.28, and accrued, \$29,989.27, on mortgages	34,895.55
Interest due, \$1,875, and accrued, \$67,626.22, on bonds	69,501.22
Interest due, \$153.32, and accrued, \$303.11, on collateral loans	456.43
Rents due, \$3,107.70, and accrued, \$415.48, on company's property or lease ..	3,523.18
	108,376.38
Due from other companies for losses paid	7,353.23
Gross assets	8,804,295.69

DEDUCT ASSETS NOT ADMITTED.

Company's stock owned, \$10,385; loans on \$500	10,885.00
Agents' balances, representing business written prior to Oct. 1, 1910	2,875.10
Book value of ledger assets over market value:	
Real estate	\$5,464.96
Bonds and stocks	17,515.59
	22,980.55
	36,740.65
Total admitted assets	8,767,555.04

V.—LIABILITIES.

Gross losses adjusted and unpaid (not yet due)	\$88,420.21
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses	275,925.60
Gross claims for losses resisted	38,653.55
	402,999.36
Deduct reinsurance due or accrued	69,901.67
Net amount of unpaid losses and claims	333,097.69

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$2,679,328.24; unearned premiums (50 per cent).....	\$1,339,664.12
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$3,116,222.62; unearned premiums (pro rata).....	2,221,137.32
Total unearned premiums as computed above.....	\$3,560,801.44
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 and 95 per cent of the premium or deposit received.....	1,637,336.83
State, county, and municipal taxes due or accrued.....	32,923.00
Reinsurance premiums.....	6,224.34
Total amount of all liabilities except capital.....	5,570,383.30
Capital actually paid up in cash.....	\$750,000.00
Surplus over all liabilities.....	2,447,171.74
Surplus as regards policy holders.....	3,197,171.74
Total liabilities.....	8,767,555.04

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$648,875,814.00	\$7,211,876.06
Written or renewed during the year.....	503,999,616.00	5,631,901.75
Total.....	1,152,875,430.00	12,843,777.81
Deduct those expired and marked off as terminated.....	463,384,894.00	5,427,464.94
In force at the end of the year.....	689,490,536.00	7,416,312.87
Deduct amount reinsured.....	56,935,933.00	620,762.01
Net amount in force Dec. 31, 1910.....	632,554,603.00	6,795,550.86

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$219,559,289.00	\$2,679,328.24	One-half.....	\$1,339,664.12
2 years.....1909..	1,566,245.00	18,778.71	One-fourth.....	4,694.68
.....1910..	1,947,685.00	21,674.30	Three-fourths.....	16,255.72
3 years.....1908..	76,553,157.00	776,720.73	One-sixth.....	129,453.45
.....1909..	89,801,711.00	901,514.08	One-half.....	450,757.04
.....1910..	99,970,885.00	995,730.11	Five-sixths.....	829,775.09
4 years.....1907..	1,161,324.00	12,552.90	One-eighth.....	1,569.11
.....1908..	1,265,140.00	14,858.15	Three-eighths.....	5,571.80
.....1909..	1,224,675.00	9,968.00	Five-eighths.....	6,230.00
.....1910..	1,121,568.00	11,933.48	Seven-eighths.....	10,441.80
5 years.....1906..	15,999,907.00	198,701.32	One-tenth.....	19,870.13
.....1907..	28,133,600.00	192,401.47	Three-tenths.....	57,720.44
.....1908..	27,525,891.00	275,580.62	One-half.....	137,790.31
.....1909..	30,423,194.00	315,195.10	Seven-tenths.....	220,636.57
.....1910..	33,250,492.00	349,406.26	Nine-tenths.....	314,465.64
Over 5 years.....	3,049,840.00	21,207.39	Pro rata.....	15,905.54
Total.....	632,554,603.00	6,795,550.86		3,560,801.44
Perpetual risks.....	78,981,647.00	1,790,882.56		1,637,336.83
Grand total.....	711,536,250.00	8,586,433.42		5,198,138.27

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$900,007.00
Less \$152,284 risks canceled and \$4,625 reinsured in companies authorized in District of Columbia.....	156,909.00
Net risks written.....	743,098.00
Gross premiums received.....	5,866.31
Less \$1,009.74 returned premiums and \$28.48 premiums for reinsurance in companies authorized in District of Columbia.....	1,038.22
Net premiums received.....	4,828.09

Losses paid (deducting salvage).....	\$3,442.31
Less losses on risks reinsured in companies authorized in District of Columbia.....	272.44
Net losses paid.....	3,169.87
Losses incurred.....	4,265.66
Less losses on risks reinsured in companies authorized in District of Columbia.....	272.44
Net losses incurred.....	3,993.22

FIREMAN'S FUND INSURANCE CO., SAN FRANCISCO, CAL.

[Incorporated, 1863; commenced business, 1863. William J. Dutton, president; Louis Weinmann secretary. Home office, California and Sansome Streets, San Francisco, Cal.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$1,500,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$7,364,966.64

II.—INCOME.

	Fire.	Marine and inland.	
Gross premiums.....	\$4,833,917.66	\$3,658,047.24	
Deduct gross amount paid for reinsurance—fire, \$661,918.50; marine and inland, \$1,696,854.01; return premiums—fire, \$757,553.55; marine and inland, \$373,404.85.....	1,419,472.05	2,070,258.86	
Total premiums (other than perpetual).....	3,414,445.61	1,587,788.38	5,002,233.99
Gross interest on mortgage loans.....		36,818.60	
Gross interest on collateral loans.....		15,368.71	
Gross interest on bonds and dividends on stocks, less \$6,539.02 accrued interest on bonds acquired during 1910.....		219,862.70	
Gross interest on deposits in trust companies and banks.....		8,427.52	
Gross interest from all other sources.....		2,919.85	
Gross rents from company's property, including \$14,700 for company's occupancy of its own buildings.....		19,232.00	
Total gross interest and rents.....			302,629.38
From agents' balances previously charged off.....			491.44
Gross profit on sale or maturity of ledger assets:			
Bonds.....		6,146.00	
Stocks.....		35,176.50	
			41,322.50
Total income.....			5,346,677.31
Sum of both amounts.....			12,711,643.95

III.—DISBURSEMENTS.

	Fire.	Marine and inland.	
Gross amount paid policy holders for losses (including \$416,892.27 occurring in previous year).....	\$2,008,238.88	\$2,006,180.75	
Deduct amount received for salvage—fire, \$18,555.67; marine and inland, \$87,633.96; reinsurance—fire, \$324,764.04; marine and inland, \$997,588.32.....	343,319.71	1,085,222.28	
Net amount paid policy holders for losses.....	1,664,919.17	920,958.47	2,585,877.64
Expenses of adjustment and settlement of losses.....			45,133.77
Commissions or brokerage.....			841,244.01
Allowances to local agencies for miscellaneous agency expenses.....			18,859.54
Salaries, \$242,216, and expenses, \$86,052.95, of special and general agents.....			328,268.95
Salaries, fees, and all other charges of officers, directors, trustees, and home office employees.....			208,615.94
Rents, including \$14,700 for company's occupancy of its own buildings.....			32,231.54
Advertising, \$40,598.91; printing and stationery, \$36,531.73.....			77,130.64
Postage, telegrams, telephone, and express.....			35,989.45
Legal expenses.....			4,607.02
Furniture and fixtures.....			3,767.57
Maps, including corrections.....			10,983.32
Underwriters' boards and tariff associations.....			57,087.42
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....			13,823.41
Inspections and surveys.....			21,635.28
Repairs and expenses (other than taxes) on real estate.....			934.33
Taxes on real estate.....			5,709.56
State taxes on premiums.....			86,232.21
Insurance department licenses and fees.....			26,107.16
All other licenses, fees, and taxes:			
Mortgage tax, \$1,252.58; personal property tax, \$639.87.....		\$1,892.45	
Franchise tax and municipal license.....		5,173.96	
Federal corporation tax.....		7,209.55	
			14,275.96
Charities and donations.....			1,370.05
Paid stockholders for interest or dividends (amount declared during the year).....			225,000.00
Agents' balances charged off.....			16.97

Gross loss on sale or maturity of ledger assets:

Bonds.....	\$7,497.10	
Stocks.....	887.50	\$8,384.60
Total disbursements.....		4,653,286.34
Balance.....		8,058,357.61

IV.—LEDGER ASSETS.

Book value of real estate.....	\$557,442.39	
Mortgage loans on real estate, first liens.....	695,425.00	
Loans secured by pledge of bonds, stocks, or other collateral.....	338,000.00	
Book value of bonds, \$4,390,050.02, and stocks, \$551,357.50.....	4,941,407.52	
Cash in company's office.....	10,524.67	
Deposits in trust companies and banks not on interest.....	43,247.72	
Deposits in trust companies and banks on interest.....	382,086.69	
Agents' balances, representing business written subsequent to Oct. 1, 1910..	985,291.98	
Agents' balances, representing business written prior to Oct. 1, 1910.....	39,797.25	
Bills receivable taken for marine and inland risks.....	24,256.91	
Cash in hands of London correspondents.....	40,877.48	
Total ledger assets.....		8,058,357.61

NONLEDGER ASSETS.

Interest due, \$1,038 and accrued, \$1,420.65, on mortgages.....	2,458.65	
Interest accrued on bonds.....	72,519.30	
Interest accrued on collateral loans.....	825.74	75,803.69
Gross assets.....		8,134,161.30

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	39,797.25	
Book value of ledger assets over market value:		
Bonds and stocks.....	23,292.23	
Real estate.....	442.39	63,531.87
Total admitted assets.....		8,070,629.43

V.—LIABILITIES.

Gross losses adjusted and unpaid (not yet due).....	\$47,186.10	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	594,801.75	
Gross claims for losses resisted.....	55,595.57	
Deduct insurance due or accrued.....	697,583.42	
	234,965.90	
Net amount of unpaid losses and claims.....		462,617.52
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$2,239,632.41; unearned premiums (50 per cent).....	1,119,816.21	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$3,354,836.48; unearned premiums (pro rata).....	1,791,210.81	
Gross premiums (less reinsurance, cash, and bills) received and receivable upon all unexpired inland navigation risks, \$909,058.62; unearned premiums (50 per cent).....	454,529.30	
Gross premiums (less reinsurance, cash, and bills) received and receivable upon all unexpired marine risks, \$24,574.96; unearned premiums (100 per cent).....	24,574.96	
Total unearned premiums as computed above.....		3,390,131.28
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		6,500.00
State, county, and municipal taxes due or accrued.....		100,000.00
Commissions, brokerage, and other charges due or to become due to agents and brokers ..		180,000.00
Earned quarterly dividend to Dec. 31, 1910.....		45,000.00
Total amount of all liabilities except capital		4,184,248.80
Capital actually paid up in cash.....	\$1,500,000.00	
Surplus over all liabilities.....	2,386,380.63	
Surplus as regards policy holders.....		3,886,380.63
Total liabilities.....		8,070,629.43

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premi- ums thereon.	Marine and inland risks.	Gross premi- ums thereon.
In force Dec. 31, 1909.....	\$484,243,697.00	\$6,011,196.91	\$59,354,881.00	\$1,756,643.53
Written or renewed during the year....	396,365,239.00	4,833,917.66	519,252,878.00	3,658,047.24
Total.....	880,608,936.00	10,845,114.57	578,607,759.00	5,414,690.77
Deduct those expired and marked off as terminated.....	355,664,953.00	4,484,231.36	498,779,027.00	3,348,044.06
In force at the end of the year.....	524,943,983.00	6,360,883.21	79,828,732.00	2,066,646.71
Deduct amount reinsured.....	59,309,714.00	766,414.32	39,148,650.00	1,133,013.13
Net amount in force Dec. 31, 1910.	465,634,269.00	5,594,468.89	40,680,082.00	933,633.58

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged less reinsurance.	Fraction unearned.	Amount of premiums unearned.
1 year or less.....1910..	\$181,908,054.00	\$2,239,632.41	One-half.....	\$1,119,816.21
2 years.....1909..	2,682,275.00	34,876.36	One-fourth.....	8,719.09
.....1910..	1,632,212.00	20,640.63	Three-fourths....	15,480.48
3 years.....1908..	53,783,954.00	641,313.82	One-sixth.....	106,885.62
.....1909..	65,758,019.00	759,508.42	One-half.....	379,754.21
.....1910..	75,090,111.00	872,908.83	Five-sixths.....	727,424.02
4 years.....1907..	1,945,797.00	24,169.13	One-eighth.....	3,021.14
.....1908..	1,198,713.00	12,194.95	Three-eighths....	4,573.11
.....1909..	1,577,625.00	18,385.69	Five-eighths.....	11,491.05
.....1910..	992,188.00	11,940.13	Seven-eighths....	10,447.61
5 years.....1906..	13,830,470.00	157,249.92	One-tenth.....	15,724.99
.....1907..	13,814,395.00	169,601.38	Three-tenths.....	50,880.41
.....1908..	15,166,454.00	180,434.14	One-half.....	90,217.07
.....1909..	16,206,805.00	199,298.85	Seven-tenths....	139,509.20
.....1910..	20,047,197.00	252,314.23	Nine-tenths.....	227,082.81
Total.....	465,634,269.00	5,594,468.89	.....	2,911,027.02

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

	Fire.	Marine and inland.
Gross risks written.....	\$1,542,848.43	\$128,270.00
Less \$350,204.90 risks canceled, and \$75,000 reinsurance in companies author- ized in District of Columbia.....	387,484.90	37,720.00
Net risks written.....	1,155,363.53	90,550.00
Gross premiums received.....	10,549.00	2,296.90
Less \$2,142.58 returned premiums, and \$243.34 premiums for reinsurance in companies authorized in District of Columbia.....	1,374.77	1,011.15
Net premiums received.....	9,174.23	1,285.75
Losses paid (deducting salvage).....	1,054.53	499.75
Less losses on risks reinsured in companies authorized in District of Columbia.....		70.50
Net losses paid.....	1,054.53	429.25
Losses incurred.....	6,596.95	499.75
Less losses on risks reinsured in companies authorized in District of Columbia.....		70.50
Net losses incurred.....	6,596.95	429.25

FIREMEN'S INSURANCE CO., NEWARK, N. J.

[Incorporated, 1855; commenced business, 1855. Daniel H. Dunham, president; A. H. Hassinger, secretary.
Home office, 784 and 786 Broad Street, Newark, N. J.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$1,000,000.00	
Amount of ledger assets (as per balance) Dec. 31 of previous year.....		\$4,849,174.59

II.—INCOME.

Gross premiums, fire.....	\$3,012,806.34	
Deduct gross amount paid for reinsurance, fire, \$292,326.44; return premiums, fire, \$546,999.27.....	839,325.71	
Total premiums (other than perpetual).....		\$2,173,480.63
Gross interest on mortgage loans.....	124,143.90	
Gross interest on bonds and dividends on stocks, less \$8.32 accrued interest on bonds acquired during 1910.....	114,701.57	
Gross interest on deposits in trust companies and banks.....	743.85	
Gross rents from company's property, including \$5,500 for company's occupancy of its own buildings.....	47,996.71	
Total gross interest and rents.....		287,586.03
Gross increase, by adjustment, in book of ledger assets:		
Real estate.....	121,673.78	
Bonds—premiums on bonds sold.....	6,025.00	
Stocks—discount on stocks bought.....	280.00	
		127,978.78
Total income.....		2,589,045.44
Sum of both amounts.....		7,438,220.03

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$215,881.29 occurring in previous year). fire.....	\$1,084,884.52	
Deduct amount received for salvage, fire, \$7,263.98; reinsurance, fire, \$88,688.03.....	95,952.01	
Net amount paid policy holders for losses.....		986,932.51
Expenses of adjustment and settlement of losses.....		22,414.77
Commissions or brokerage.....		558,423.57
Allowances to local agencies for miscellaneous agency expenses.....		7,141.65
Salaries, \$30,736.46, and expenses, \$16,860.16, of special and general agents.....		47,596.62
Salaries, fees, and all other charges of officers, directors, trustees, and home office employees.....		95,041.21
Rents, including \$5,500 for company's occupancy of its own buildings.....		8,725.00
Advertising, \$4,639.86; printing and stationery, \$21,375.83.....		26,015.69
Postage, telegrams, telephone, and express.....		12,385.94
Legal expenses.....		812.50
Furniture and fixtures.....		33,772.66
Maps, including corrections.....		21,837.76
Underwriters' boards and tariff associations.....		18,793.11
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....		12,408.42
Inspections and surveys.....		2,684.49
Repairs and expenses (other than taxes) on real estate.....		18,668.88
Taxes on real estate.....		14,253.82
State taxes on premiums.....		38,639.17
Insurance department licenses and fees.....		13,461.87
All other licenses, fees, and taxes:		
Local tax on investment.....	\$1,657.80	
Personal city tax.....	955.35	
		2,613.15
Interest on loan.....	2,502.08	
Auditor's fee.....	800.00	
		3,302.08
Paid stock holders for interest or dividends (amount declared during the year).....		180,000.00
Scrip or certificates of profits redeemed in cash.....		17.00
Interest paid to scrip holders.....		5.97
Agents' balance charged off.....		2,146.26
Total disbursements.....		2,128,694.10
Balance.....		5,309,525.93

IV.—LEDGER ASSETS.

Book value of real estate.....	\$800,000.00	
Mortgage loans on real estate, first liens.....	2,485,850.00	
Book value of bonds, \$1,087,000, and stocks, \$542,550.....	1,629,550.00	
Cash in company's office.....	13,945.60	
Deposits in trust companies and banks on interest.....	58,878.22	
Agents' balances, representing business written subsequent to Oct. 1, 1910 ..	316,597.22	
Agents' balance, representing business written prior to Oct. 1, 1910.....	4,704.89	
Total ledger assets.....		5,309,525.93

NONLEDGER ASSETS.

Interest due, \$1,368, and accrued, \$31,291.61, on mortgages.....	32,659.61	
Interest accrued on bonds.....	13,766.61	
Rents due on company's property or lease.....	112.51	
Market value (not including interest) of bonds and stocks over book value.....		46,538.73
Gross assets.....		770,022.50
		6,126,087.16

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	\$4,704.89
Total admitted assets.....	6,121,382.27

V.—LIABILITIES.

Gross losses adjusted and unpaid (due, \$33,774.73; not yet due, \$1,400).....	\$35,174.73
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	182,280.62
Gross claims for losses resisted.....	22,386.18
	239,841.53
Deduct reinsurance due or accrued.....	29,075.07
Net amount of unpaid losses and claims.....	\$210,766.46
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$1,236,168.49; unearned premiums (50 per cent)...	618,084.24
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$2,576,707.14; unearned premiums (pro rata).....	1,391,040.92
Excess of original premiums over amount received for reinsurance, \$50,942.57; unearned premiums (pro rata).....	28,827.44
Total unearned premiums as computed above.....	2,037,952.60
Principal unpaid on script or certificate of profits authorized or ordered to be redeemed.....	2,336.92
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	500.00
State, county, and municipal taxes due or accrued.....	23,686.88
Commissions, brokerage, and other charges due or to become due to agents and brokers...	4,200.00
Total amount of all liabilities except capital.....	2,279,442.86
Capital actually paid up in cash.....	\$1,000,000.00
Surplus over all liabilities.....	2,841,939.41
Surplus as regards policy holders.....	3,841,939.41
Total liabilities.....	6,121,382.27

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$348,997,537.00	\$3,515,241.28
Written or renewed during the year.....	222,596,321.00	3,012,806.34
Total.....	571,593,858.00	6,528,047.62
Deduct those expired and marked off as terminated.....	163,875,325.00	2,333,388.68
In force at the end of the year.....	407,718,533.00	4,194,658.94
Deduct amount reinsured.....	28,027,710.00	330,840.74
Net amount in force Dec. 31, 1910.....	379,690,823.00	3,863,818.20

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910.....	\$106,502,816.00	\$1,255,578.99	One-half.....	\$627,789.49
2 years.....1909.....	471,148.00	3,578.19	One-fourth.....	894.54
.....1910.....	936,305.00	11,269.92	Three-fourths.....	8,452.44
3 years.....1908.....	61,172,612.00	513,935.43	One-sixth.....	85,655.90
.....1909.....	64,959,890.00	579,382.04	One-half.....	289,691.02
.....1910.....	78,937,216.00	727,703.65	Five-sixths.....	606,419.71
4 years.....1907.....	507,442.00	4,811.83	One-eighth.....	601.48
.....1908.....	637,379.00	5,691.72	Three-eighths.....	2,134.39
.....1909.....	500,610.00	4,470.14	Five-eighths.....	2,793.83
.....1910.....	594,915.00	6,860.11	Seven-eighths.....	6,002.60
5 years.....1906.....	11,403,836.00	133,805.09	One-tenth.....	13,380.50
.....1907.....	11,397,582.00	129,426.17	Three-tenths.....	38,827.83
.....1908.....	11,732,886.00	130,849.90	One-half.....	65,424.95
.....1909.....	13,036,612.00	152,593.04	Seven-tenths.....	106,815.10
.....1910.....	16,176,424.00	198,119.69	Nine-tenths.....	178,307.74
Over 5 years.....	723,150.00	5,742.29	Pro rata.....	4,761.08
Total.....	379,690,823.00	3,863,818.20		2,037,952.60

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$430,475.00
Less risks canceled.....	60,200.00
Net risks written.....	370,275.00
Gross premiums received.....	2,767.24
Less returned premiums.....	199.71
Net premiums received.....	2,567.53
Net losses paid.....	736.90
Net losses incurred.....	15.00

FRANKLIN FIRE INSURANCE CO., PHILADELPHIA, PA.

[Incorporated, 1829; commenced business, 1829. Alfred E. Duncan, president; Edgar P. Luce, secretary.
Home office, 421 Walnut Street, Philadelphia, Pa.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$500,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$2,847,287.35
Increase of paid-up capital during the year.....	100,000.00
Amount added to ledger assets by order of insurance department of Pennsylvania.....	119,246.78
Extended at.....	\$3,066,534.13

II.—INCOME.

Gross premiums, fire.....	\$1,673,371.11
Deduct gross amount paid for reinsurance, fire, \$98,234.19; return premiums, fire, \$234,490.30.....	332,724.49
Total premiums (other than perpetual).....	1,340,646.62
Deposit premiums written on perpetual risks (gross).....	7,158.63
Gross interest on mortgage loans.....	2,464.50
Gross interest on bonds and dividends on stocks, less \$3,766.71, accrued interest on bonds acquired during 1910.....	108,562.87
Gross interest on deposits in trust companies and banks.....	1,405.69
Gross rents from company's property, including \$6,000 for company's occupancy of its own buildings.....	8,185.00
Total gross interest and rents.....	120,618.06
Transfer fees.....	721.50
Surplus paid in by stockholders.....	100,600.00
Exchange of bonds.....	260.00
Gross profit on sale or maturity of ledger assets—bonds.....	101,581.50
Total income.....	1,571,854.81
Sum of both amounts.....	4,638,388.94

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$87,073.47 occurring in previous year), fire.....	\$707,869.41
Deduct amount received for salvage, fire, \$14,169.02; reinsurance, fire, \$28,767.53.....	42,936.55
Net amount paid policy holders for losses.....	664,932.86
Expenses of adjustment and settlement of losses.....	10,312.01
Commissions or brokerage.....	276,117.57
Allowances to local agencies for miscellaneous agency expenses.....	6,152.55
Salaries, \$28,724.52, and expenses, \$29,849.92, of special and general agents.....	58,574.44
Salaries, fees, and all other charges of officers, directors, trustees, and home office employees..	77,336.67
Rents, including \$6,000 for company's occupancy of its own buildings.....	9,042.07
Advertising, \$5,004.16; printing and stationery, \$8,470.53.....	13,474.69
Postage, telegrams, telephone, and express.....	11,925.70
Legal expenses.....	159.56
Furniture and fixtures.....	7,639.80
Maps, including corrections.....	9,908.42
Underwriters' boards and tariff associations.....	13,658.00
Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses.....	3,443.31
Inspections and surveys.....	4,013.95
Repairs and expenses (other than taxes) on real estate.....	4,956.92
Taxes on real estate.....	2,229.03
State taxes on premiums.....	23,788.62
Insurance department licenses and fees.....	8,407.85
All other licenses, fees, and taxes:	
Local licenses.....	\$2,348.87
Capital stock tax.....	3,212.22
United States revenue tax.....	1,714.37
Reinsurance deposit account (perpetual).....	7,275.46
Incidental expenses.....	616.50
Deposit premiums returned.....	5,575.34
	26,456.51

Paid stockholders for interest or dividends (amount declared during the year).....	\$54,000.00
Interest paid on subscription to new capital stock.....	1,977.86
Agents' balances charged off.....	511.45
Gross loss on sale or maturity of ledger assets:	
Real estate.....	\$8,008.45
Bonds.....	135.00
	8,143.45
Gross decrease, by adjustment, in book value of ledger assets—bonds.....	7,966.80
Total disbursements.....	1,318,597.39
Balance.....	3,319,791.55

IV.—LEDGER ASSETS.

Book value of real estate.....	\$146,444.53
Mortgage loans on real estate, first liens.....	40,335.00
Book value of bonds, \$2,767,826.39, and stocks, \$7,234.....	2,775,060.39
Deposits in trust companies and banks on interest.....	95,044.00
Agents' balances representing business written subsequent to Oct. 1, 1910....	257,009.92
Agents' balances representing business written prior to Oct. 1, 1910.....	5,897.71
Total ledger assets.....	3,319,791.55

NONLEDGER ASSETS.

Interest due, \$90, and accrued, \$605.02, on mortgages.....	695.02
Interest accrued on bonds.....	37,024.40
	37,719.42
Market value of real estate over book value.....	16,555.47
Reinsurance deposit account.....	1,370.25
Gross assets.....	3,375,436.69

DEDUCT ASSETS NOT ADMITTED.

Agents' balances representing business written prior to Oct. 1, 1910.....	5,897.71
Book value of ledger assets over market value:	
Stocks and bonds.....	32,255.39
Bonds and mortgages, \$500; interest on same, \$90.....	590.00
	38,743.10
Total admitted assets	3,336,693.59

V.—LIABILITIES.

Gross losses adjusted and unpaid (due, \$18,712.17; not yet due, \$17,391.91)	\$36,104.08
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	128,486.07
Gross claims for losses resisted.....	17,052.28
	181,642.43
Deduct reinsurance due or accrued	14,749.07
Net amount of unpaid losses and claims.....	166,893.36
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$960,180.44; unearned premiums (50 per cent) ..	480,090.22
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$1,151,814.60; unearned premiums (pro rata).....	619,841.96
Total unearned premiums as computed above.....	1,099,932.18
Amount reclaimable by the insured on perpetual fire insurance policies, being 95 per cent and 90 per cent of the premium or deposit received.....	739,159.67
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	618.00
State, county, and municipal taxes due or accrued.....	19,359.38
Commissions, brokerage, and other charges due or to become due to agents and brokers...	26,329.15
Return premiums, \$10,926.55; reinsurance premiums, \$8,293.76.....	19,220.31
Total amount of all liabilities except capital.....	2,071,512.05
Capital actually paid up in cash.....	\$500,000.00
Surplus over all liabilities.....	765,181.54
Surplus as regards policyholders.....	1,265,181.54
Total liabilities.....	3,336,693.59

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$174,928,598.00	\$1,979,823.67
Written or renewed during the year.....	142,204,394.00	1,673,371.11
Total.....	317,132,992.00	3,653,194.78
Deduct those expired and marked off as terminated.....	109,398,648.00	1,428,317.46
In force at the end of the year.....	207,734,344.00	2,224,877.32
Deduct amount reinsured.....	9,818,994.00	112,882.28
Net amount in force Dec. 31, 1910.....	197,915,350.00	2,111,995.04

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$82,145,571.00	\$960,180.44	One-half.....	\$480,090.22
2 years.....1909..	57,737.00	133.94	One-fourth.....	33.49
.....1910..	724,786.00	8,056.97	Three-fourths.....	6,042.73
3 years.....1908..	23,213,677.00	210,195.24	One-sixth.....	35,032.54
.....1909..	27,753,069.00	275,070.03	One-half.....	137,535.01
.....1910..	30,137,106.00	297,629.13	Five-sixths.....	248,024.28
4 years.....1907..	158,745.00	1,104.61	One-eighth.....	138.08
.....1908..	123,566.00	765.17	Three-eighths.....	286.94
.....1909..	200,480.00	2,121.25	Five-eighths.....	1,325.78
.....1910..	359,112.00	4,826.93	Seven-eighths.....	4,223.56
5 years.....1906..	5,192,943.00	63,568.91	One-tenth.....	6,356.89
.....1907..	5,399,619.00	60,187.34	Three-tenths.....	18,056.20
.....1908..	5,542,097.00	63,192.88	One-half.....	31,596.44
.....1909..	6,799,360.00	75,678.35	Seven-tenths.....	52,974.85
.....1910..	9,554,472.00	82,149.56	Nine-tenths.....	73,934.60
Over 5 years.....	553,010.00	7,134.29	Pro rata.....	4,280.57
Total.....	197,915,350.00	2,111,995.04		1,099,932.18
Perpetual risks.....	38,864,520.00	807,796.16		739,159.67
Grand total.....	236,779,870.00	2,919,791.20		1,839,091.85

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$880,420.50
Less \$197,758 risks canceled and \$67,285 reinsurance in companies authorized in District of Columbia.....	265,043.00
Net risks written.....	615,377.50
Gross premiums received.....	5,822.75
Less \$903.83 returned premiums, and \$501.67 premiums for reinsurance in companies authorized in District of Columbia.....	1,405.50
Net premiums received.....	4,417.25
Losses paid (deducting salvage).....	998.41
Less losses on risks reinsured in companies authorized in District of Columbia.....	1.40
Net losses paid.....	997.01
Losses incurred.....	5,209.45
Less losses on risks reinsured in companies authorized in District of Columbia.....	1.40
Net losses incurred.....	5,208.05

GEORGIA HOME INSURANCE CO., COLUMBUS, GA.

[Incorporated, 1859; commenced business, 1859. Rhodes Browne, president; William C. Coart, secretary.
Home office, 1046 Broad Street, Columbus, Ga.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$300,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$1,228,186.86

II.—INCOME.

Gross premiums, fire.....	\$1,175,107.11	
Deduct gross amount paid for reinsurance, fire, \$211,144.53; return premiums, fire, \$242,476.35.....	453,620.88	
Total premiums (other than perpetual).....		\$721,486.23
Gross interest on mortgage loans.....	8,295.15	
Gross interest on collateral loans.....	1,946.83	
Gross interest on bonds and dividends on stocks, less \$173.77 accrued interest on bonds acquired during 1910.....	27,131.32	
Gross interest on deposits in trust companies and banks.....	123.93	
Gross interest from all other sources.....	1,488.99	
Gross rents from company's property, including \$1,800 for company's occupancy of its own buildings.....	8,440.74	
Total gross interest and rents.....		47,426.96
Gross profit on sale or maturity of ledger assets:		
Bonds.....	86.25	
Stocks.....	4,180.00	
		4,266.25
Gross increase, by adjustment, in book of ledger assets:		
Bonds.....	200.00	
Stocks.....	7,200.00	
		7,400.00
Total income.....		780,579.44
Sum of both amounts.....		2,008,766.30

III.—DISBURSEMENTS.

Gross amount paid policyholders for losses (including \$72,755.76 occurring in previous year), fire.....	\$578,801.22	
Deduct amount received for reinsurance, fire.....	101,469.77	
Net amount paid policyholders for losses.....		477,331.45
Expenses of adjustment and settlement of losses.....		9,016.41
Commissions or brokerage.....		143,750.41
Allowances to local agencies for miscellaneous agency expenses.....		7,046.73
Salaries, \$20,600, and expenses, \$21,600.36, of special and general agents.....		42,220.36
Salaries, fees and all other charges of officers, directors, trustees, and home office employees.....		41,233.81
Rents, including \$1,800 for company's occupancy of its own buildings.....		3,720.00
Advertising, \$2,883.89; printing and stationery, \$5,334.52.....		8,218.41
Postage, telegrams, telephone, and express.....		5,691.06
Legal expenses.....		2,175.55
Furniture and fixtures.....		919.71
Maps, including corrections.....		1,818.49
Underwriters' boards and tariff associations.....		13,461.97
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....		1,231.27
Inspections and surveys.....		720.11
Repairs and expenses other than taxes) on real estate.....		636.70
Taxes on real estate.....		1,927.00
State taxes on premiums.....		14,531.66
Insurance department licenses and fees.....		4,791.04
All other licenses, fees, and taxes.....		19,557.43
Miscellaneous expenses, light, fuel, etc.....		2,883.66
Paid stockholders for interest or dividends (amount declared during the year).....		22,500.00
Gross loss on sale or maturity of ledger assets—bonds.....		216.81
Gross decrease, by adjustment, in book value of ledger assets:		
Bonds.....	\$3,462.50	
Stocks.....	7,925.00	
		11,387.50
Total disbursements.....		836,992.54
Balance.....		1,171,773.76

IV. LEDGER ASSETS.

Book value of real estate.....	\$124,900.00	
Mortgage loans on real estate, first liens.....	144,773.50	
Loans secured by pledge of bonds, stocks, or other collateral.....	45,450.00	
Book value of bonds, \$173,062.50, and stocks, \$540,360.....	677,422.50	
Cash in company's office.....	8,210.00	
Deposits in trust companies and banks not on interest.....	14,307.95	
Agents' balances representing business written subsequent to Oct. 1, 1910.....	133,269.15	
Agents' balances representing business written prior to Oct. 1, 1910.....	1,324.54	
Rossia Insurance Co.....	712.68	
German Fire Insurance Co., Peoria, Ill.....	780.71	
Loans on personal security, indorsed.....	18,709.80	
Open-ledger accounts.....	1,912.93	
Total ledger assets.....		1,171,773.76

NONLEDGER ASSETS.

Interest accrued on mortgages.....	4,070.20	
Interest accrued on collateral loans.....	1,133.70	
		5,203.90
Gross assets.....		1,176,977.66

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	\$1,324.54	
Loans on personal security, indorsed or not.....	18,709.80	
Book value of ledger assets over market value—open-ledger accounts.....	1,912.93	
		\$21,947.27
Total admitted assets.....		1,155,030.39

V. LIABILITIES.

Gross losses adjusted and unpaid (due).....	\$19,105.88	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	89,484.59	
Gross claims for losses resisted.....	6,466.66	
	115,057.13	
Deduct reinsurance due or accrued.....	20,006.88	
Net amount of unpaid losses and claims.....		95,050.25
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$501,140.37; unearned premiums (50 per cent).....	250,701.18	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$714,160.62; unearned premiums (pro rata).....	372,506.52	
Total unearned premiums as computed above.....		623,207.70
Cash dividends remaining unpaid to stockholders.....		180.00
State, county, and municipal taxes due or accrued.....		10,000.00
Total amount of all liabilities except capital.....		728,437.95
Capital actually paid up in cash.....	300,000.00	
Surplus over all liabilities.....	126,592.44	
Surplus as regards policyholders.....		426,592.44
Total liabilities.....		1,155,030.39

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$106,837,880.00	\$1,456,539.82
Written or renewed during the year.....	74,646,083.00	1,175,107.11
Total.....	181,483,963.00	2,631,646.93
Deduct those expired and marked off as terminated.....	71,085,925.00	1,181,579.50
In force at the end of the year.....	110,398,038.00	1,450,067.43
Deduct amount reinsured.....	16,910,287.00	234,504.44
Net amount in force Dec. 31, 1910.....	93,487,751.00	1,215,562.99

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$39,488,237.00	\$501,402.37	One-half.....	\$250,701.18
3 years.....1908..	12,294,147.00	159,886.08	One-sixth.....	26,647.68
1909..	14,506,712.00	182,415.51	One-half.....	91,207.75
1910..	16,975,567.00	203,495.50	Five-sixths.....	169,579.58
5 years.....1906..	2,052,814.00	33,023.13	One-tenth.....	3,302.31
1907..	2,165,243.00	33,660.50	Three-tenths.....	10,098.15
1908..	1,950,843.00	33,080.11	One-half.....	16,540.05
1909..	1,816,633.00	33,044.02	Seven-tenths.....	23,130.81
1910..	2,233,555.00	35,555.77	Nine-tenths.....	32,000.19
Total.....	93,487,751.00	1,215,562.77		623,207.70

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$891,158.00
Less \$97,800, risks canceled, and \$91,434, reinsurance in companies authorized in District of Columbia.....	189,234.00
Net risks written.....	701,924.00

Gross premiums received.....	\$4,493.12
Less \$285.58, returned premiums, and \$633.75, premiums for reinsurance in companies authorized in District of Columbia.....	923.33
Net premiums received.....	3,549.79
Losses paid (deducting salvage).....	167.26
Less losses on risks reinsured in companies authorized in District of Columbia.....	13.89
Net losses paid.....	153.37
Losses incurred.....	1,617.26
Less losses on risks reinsured in companies authorized in District of Columbia.....	279.37
Net losses incurred.....	1,337.89

GERMAN ALLIANCE INSURANCE CO., NEW YORK, N. Y.

[Incorporated, 1897; commenced business, 1897. William N. Kremer, president; Charles G. Smith, secretary.
Home office, 1 Liberty Street, New York, N. Y.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$400,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$1,656,655.93

II.—INCOME.

Gross premiums, fire.....	\$3,023,539.89
Deduct gross amount paid for reinsurance, fire, \$1,912,453.07; return premiums, fire, \$582,523.74.....	2,494,976.81
Total premiums (other than perpetual).....	528,563.08
Gross interest on mortgage loans.....	2,811.11
Gross interest on bonds and dividends on stocks, less \$200.14 accrued interest on bonds acquired during 1910.....	59,914.63
Gross interest on deposits in trust companies and banks.....	255.25
Total gross interest.....	62,980.99
Gross profit on sale or maturity of ledger assets—stocks.....	8,912.70
Total income.....	600,456.77
Sum of both amounts.....	2,257,112.70

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$157,061.75 occurring in previous year), fire.....	\$1,225,657.23
Deduct amount received for salvage, fire, \$17,736.95; reinsurance, fire, \$939,760.21.....	957,497.16
Net amount paid policy holders for losses.....	268,160.07
Expenses of adjustment and settlement of losses.....	4,767.12
Commissions or brokerage.....	144,392.67
Salaries, fees, and all other charges of officers, directors, trustees, and home office employees.....	4,056.60
Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses.....	3,302.73
State taxes on premiums.....	9,866.15
Insurance department licenses and fees.....	2,250.72
All other licenses, fees, and taxes:	
Municipal.....	1,502.40
County.....	173.77
Federal.....	1,329.33
	3,005.50
Paid stockholders for interest or dividends (amount declared during the year).....	60,000.00
Gross loss on sale or maturity of ledger assets—bonds.....	1,029.38
Total disbursements.....	500,830.94
Balance.....	1,756,281.76

IV.—LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$54,000.00
Book value of bonds, \$685,907.94, and stocks, \$846,494.48.....	1,532,402.42
Cash in company's office.....	200.00
Deposits in trust companies and banks on interest.....	36,623.87
Agents' balances representing business written subsequent to Oct. 1, 1910...	133,055.47
Total ledger assets.....	1,756,281.76

NONLEDGER ASSETS.

Interest accrued on mortgages.....	340.00
Interest accrued on bonds.....	4,276.50
	4,616.50
Gross assets.....	1,760,898.26

DEDUCT ASSETS NOT ADMITTED.

Book value of ledger assets over market value:

Bonds.....	\$47,117.94	
Stocks.....	41,584.48	\$88,702.42
Total admitted assets.....		1,672,195.84

V.—LIABILITIES.

Gross losses adjusted and unpaid (not yet due).....	\$53,999.00	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	207,376.00	
Gross claims for losses resisted.....	32,255.00	
	293,630.00	
Deduct reinsurance due or accrued.....	215,132.00	
Net amount of unpaid losses and claims.....		78,498.00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$396,504.51; unearned premiums (50 per cent).....	198,252.25	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$414,289.51; unearned premiums (pro rata).....	215,644.01	
Total unearned premiums as computed above.....		413,896.26
State, county, and municipal taxes due or accrued.....		10,000.00
Commissions, brokerage, and other charges due or to become due to agents and brokers.....		39,558.71
Total amount of all liabilities except capital.....		541,952.97
Capital actually paid up in cash.....	400,000.00	
Surplus over all liabilities.....	730,242.87	
Surplus as regards policy holders.....		1,130,242.87
Total liabilities.....		1,672,195.84

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$349,424,278.00	\$3,680,863.54
Written or renewed during the year.....	276,776,796.00	3,023,539.89
Total.....	626,201,074.00	6,704,403.43
Deduct those expired and marked off as terminated.....	252,113,339.00	2,796,525.05
In force at the end of the year.....	374,087,735.00	3,907,878.38
Deduct amount reinsured.....	295,047,434.00	3,097,084.36
Net amount in force Dec. 31, 1910.....	79,040,301.00	810,794.02

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$37,568,314.00	\$396,504.51	One-half.....	\$198,252.25
2 years.....1909..	1,489,725.00	13,239.51	One-fourth.....	3,309.88
.....1910..	1,506,641.00	14,297.88	Three-fourths.....	10,723.41
3 years.....1908..	8,335,979.00	76,268.71	One-sixth.....	12,711.45
.....1909..	9,793,707.00	91,803.13	One-half.....	45,901.56
.....1910..	10,269,449.00	92,039.99	Five-sixths.....	76,699.99
4 years.....1907..	605,915.00	5,488.24	One-eighth.....	686.03
.....1908..	449,599.00	4,098.79	Three-eighths.....	1,537.05
.....1909..	504,524.00	5,121.45	Five-eighths.....	3,200.90
.....1910..	501,402.00	5,190.32	Seven-eighths.....	4,541.53
5 years.....1906..	1,322,494.00	17,988.50	One-tenth.....	1,798.85
.....1907..	1,584,701.00	20,281.52	Three-tenths.....	6,084.45
.....1908..	1,615,923.00	19,897.91	One-half.....	9,948.95
.....1909..	1,823,881.00	26,081.20	Seven-tenths.....	18,256.84
.....1910..	1,668,047.00	22,492.36	Nine-tenths.....	20,243.12
Totals.....	79,040,301.00	810,794.02		413,896.26

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$1,928,134.00
Less \$395,849, risks canceled, and \$1,312,402, reinsurance in companies authorized in District of Columbia.....	1,708,251.00
Net risks written.....	219,883.00
Gross premiums received.....	11,275.98
Less \$2,115.43, returned premiums, and \$7,926.78, premiums for reinsurance in companies authorized in District of Columbia.....	10,042.21
Net premiums received.....	1,233.77
Losses paid (deducting salvage).....	7,158.34
Less losses on risks reinsured in companies authorized in District of Columbia.....	6,582.20
Net losses paid.....	576.14
Losses incurred.....	6,516.34
Less losses on risks reinsured in companies authorized in District of Columbia.....	6,123.20
Net losses incurred.....	393.14

GERMAN AMERICAN FIRE INSURANCE CO., BALTIMORE, MD.

[Incorporated, 1880; commenced business, 1880. Martin Meyerdirek, president; T. H. Manson, secretary.
Home office, 411 E. Baltimore Street, Baltimore, Md.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$200,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$682,067.43

II.—INCOME.

Gross premiums, fire.....	\$291,321.33
Deduct gross amount paid for reinsurance, fire, \$30,309.02; return premiums, fire, \$51,904.37.....	82,213.39
Total premiums (other than perpetual).....	209,107.94
Gross interest on mortgage loans.....	18,550.58
Gross interest on collateral loans.....	229.13
Gross interest on bonds and dividends on stocks, less \$128.35 accrued interest on bonds acquired during 1910.....	10,901.40
Gross interest on deposits in trust companies and banks.....	302.58
Gross interest from all other sources.....	21.84
Gross rents from company's property, including \$1,833.36 for company's occupancy of its own buildings.....	5,011.74
Total gross interest and rents.....	35,017.27
Gross increase, by adjustment, in book of ledger assets—stocks.....	1,828.00
Total income.....	245,953.21
Sum of both amounts.....	928,020.64

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$9,745.99 occurring in previous year), fire.....	\$114,959.83
Deduct amount received for salvage, fire, \$1,662.74; reinsurance, fire, \$15,885.65.....	17,548.39
Net amount paid policy holders for losses.....	97,411.44
Expenses of adjustment and settlement of losses.....	1,488.06
Commissions or brokerage.....	49,588.53
Expenses of special and general agents.....	706.00
Salaries, fees, and all other charges of officers, directors, trustees, and home office employees..	14,199.00
Rents.....	1,833.36
Advertising, \$683.91, printing and stationery, \$676.21.....	1,360.12
Postage, telegrams, telephone, and express.....	1,089.61
Legal expenses.....	516.28
Furniture and fixtures.....	177.05
Maps, including corrections.....	725.85
Underwriters' boards and tariff associations.....	2,097.57
Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses.....	1,418.35
Repairs and expenses (other than taxes) on real estate.....	715.91
Taxes on real estate.....	833.57
State taxes on premiums.....	2,617.64
Insurance department licenses and fees.....	1,964.00
All other licenses, fees, and taxes:	
Capital stock.....	\$894.33
Capital stock, counties and State.....	149.11
United States excise tax.....	124.24
Interest on bills payable.....	1,167.68
Commission on city stock purchased.....	315.78
Deposit premiums returned.....	12.25
Paid stockholders for interest or dividends (amount declared during the year).....	194.37
	16,000.00

Gross decrease, by adjustment, in book value of ledger assets:		
Bonds.....	\$6,789.00	
Stocks.....	3,363.00	
		\$10,152.00
Total disbursements.....		206,584.42
Balance.....		721,436.22

IV.—LEDGER ASSETS.

Book value of real estate.....	\$64,105.48	
Mortgage loans on real estate, first liens.....	315,435.00	
Loans secured by pledge of bonds, stocks, or other collateral.....	2,168.00	
Book value of bonds, \$129,224, and stocks, \$129,520.....	258,744.00	
Cash in company's office.....	201.37	
Deposits in trust companies and banks not on interest.....	3,345.49	
Deposits in trust companies and banks on interest.....	22,934.45	
Agents' balances representing business written subsequent to Oct. 1, 1910...	51,645.53	
Agents' balances representing business written prior to Oct. 1, 1910.....	2,656.90	
Cash deposit with Philadelphia Tariff Association.....	200.00	
Total ledger assets.....		721,436.22

NONLEDGER ASSETS.

Interest due, \$60, and accrued, \$3,213.20, on mortgages.....	3,273.20	
Interest accrued on bonds.....	1,772.66	
Interest accrued on other assets.....	1,786.33	
Rents accrued on company's property or lease.....	469.00	
		7,301.19
Gross assets.....		728,737.41

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	2,656.90
Total admitted assets.....	726,080.51

V.—LIABILITIES.

Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	\$13,859.35	
Gross claims for losses resisted.....	10,500.00	
	24,359.35	
Deduct reinsurance due or accrued.....	9,484.32	
Net amount of unpaid losses and claims.....		14,875.03
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$133,535.78; unearned premiums (50 per cent).....	66,767.89	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$262,608.75; unearned premiums (pro rata).....	138,638.44	
Total unearned premiums as computed above.....		205,406.33
Amount reclaimable by the insured on perpetual fire insurance policies, being 100 per cent of the premium or deposit received.....		429.00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		500.00
State, county, and municipal taxes due or accrued.....		2,000.00
Commissions, brokerage, and other charges due or to become due to agents and brokers....		11,620.49
Return premiums, \$7,211.06; reinsurance premiums, \$1,447.69.....		8,658.75
Total amount of all liabilities except capital.....		243,489.60
Capital actually paid up in cash.....	\$200,000.00	
Surplus over all liabilities.....	282,590.91	
Surplus as regards policy holders.....		482,590.91
Total liabilities.....		726,080.51

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$47,199,940.00	\$419,477.77
Written or renewed during the year.....	32,308,656.00	291,321.33
Total.....	79,508,596.00	710,799.10
Deduct those expired and marked off as terminated.....	29,483,942.00	267,176.59
In force at end of the year.....	50,024,654.00	443,622.51
Deduct amount reinsured.....	4,573,555.00	47,478.58
Net amount in force Dec. 31, 1910.....	45,451,099.00	396,143.93

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$14,183,604.00	\$133,535.78	One-half.....	\$66,767.89
2 years.....1909..	233,550.00	820.97	One-fourth.....	205.24
.....1910..	3,700.00	37.87	Three-fourths.....	28.40
3 years.....1908..	6,101,324.00	46,651.20	One-sixth.....	7,775.20
.....1909..	6,912,549.00	51,980.71	One-half.....	25,990.36
.....1910..	7,499,636.00	57,400.26	Five-sixths.....	47,833.55
4 years.....1907..	101,750.00	861.15	One-eighth.....	107.64
.....1908..	103,900.00	880.40	Three-eighths.....	330.15
.....1909..	155,700.00	1,076.37	Five-eighths.....	672.74
.....1910..	45,000.00	386.57	Seven-eighths.....	338.25
5 years.....1906..	1,642,606.00	16,690.96	One-tenth.....	1,669.09
.....1907..	1,755,617.00	18,867.73	Three-tenths.....	5,660.32
.....1908..	1,862,315.00	19,440.28	One-half.....	9,720.14
.....1909..	2,188,016.00	22,274.77	Seven-tenths.....	15,592.34
.....1910..	2,661,832.00	25,238.91	Nine-tenths.....	22,715.02
Total.....	45,451,099.00	396,143.93	.....	205,406.33
Perpetual risk.....	15,400.00	429.00	.....	429.00
Grand total.....	45,466,499.00	396,572.93	.....	205,835.33

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$130,700.00
Less \$20,500 risks canceled and \$8,500 reinsurance in companies authorized in District of Columbia.....	29,000.00
Net risks written.....	101,700.00
Gross premiums received.....	795.87
Less \$67.13 returned premiums and \$69.88 premiums for reinsurance in companies authorized in District of Columbia.....	137.01
Net premiums received.....	558.86
Net losses paid.....	309.58
Net losses incurred.....	309.58

GERMAN AMERICAN INSURANCE CO., NEW YORK, N. Y.

[Incorporated, 1872; commenced business, 1872. William N. Kremer, president; Charles G. Smith, secretary. Home office, 1 Liberty Street, New York, N. Y.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$1,500,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$16,661,702.11

II.—INCOME.

Gross premiums, fire.....	\$11,542,975.98
Deduct gross amount paid for reinsurance, fire, \$2,363,549.12, return premiums, fire, \$2,029,229.20.....	4,392,778.32
Total premiums (other than perpetual).....	7,150,197.66
Gross interest on mortgage loans.....	6,827.50
Gross interest on bonds and dividends on stocks, less \$2,353.18, accrued interest on bonds acquired during 1910.....	610,182.77
Gross interest on deposits in trust companies and banks.....	6,766.50
Gross interest from all other sources.....	288.35
Gross rents from company's property, including \$48,000 for company's occupancy of its own buildings.....	140,926.67
Total gross interest and rents.....	764,991.79
Premiums collected on business placed with other companies.....	15,605.59
From agents' balances previously charged off.....	2,001.79
Gross profit on sale or maturity of ledger assets—stocks.....	35,907.31
Total income.....	7,968,704.14
Sum of both amounts.....	24,630,406.25

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$762,649.61 occurring in previous year), fire.....	\$4,799,942.56
Deduct amount received for salvage, fire, \$46,714.93; reinsurance, fire, \$1,274,119.02.....	1,320,833.95
Net amount paid policy holders for losses.....	3,479,108.61
Expenses of adjustment and settlement of losses.....	92,311.65

Commissions or brokerage.....	\$1,294,946.09
Allowances to local agencies for miscellaneous agency expenses.....	880.59
Salaries, \$266,683.07, and expenses, \$97,194.02, of special and general agents.....	363,877.09
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....	297,304.62
Rents, including \$48,000 for company's occupancy of its own buildings.....	65,830.19
Advertising, \$23,427.43, printing and stationery, \$53,600.60.....	77,028.03
Postage, telegrams, telephone, and express.....	71,919.61
Legal expenses.....	5,932.36
Furniture and fixtures.....	10,360.48
Maps, including corrections.....	15,530.64
Underwriters' boards and tariff associations.....	72,865.72
Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses.....	40,520.10
Inspections and surveys.....	54,938.56
Repairs and expenses (other than taxes) on real estate.....	38,675.77
Taxes on real estate.....	19,968.20
State taxes on premiums.....	113,395.19
Insurance department licenses and fees.....	25,956.80
All other licenses, fees, and taxes:	
Municipal.....	\$18,432.45
County.....	2,131.92
Federal.....	9,305.78
Depreciation in value of furniture and fixtures.....	29,870.15
Interest.....	9,907.33
Mercantile agency reports, etc.....	549.30
Paid stockholders for interest or dividends (amount declared during the year).....	7,747.69
Agents' balances charged off.....	450,000.00
Gross loss on sale or maturity of ledger assets—bonds.....	5,204.86
Gross decrease, by adjustment, in book value of ledger assets—Southern Adjustment Bureau, 4 shares stock carried to unlisted assets.....	12,180.94
	200.00
Total disbursements.....	6,657,010.57
Balance.....	17,973,395.68

IV.—LEDGER ASSETS.

Book value of real estate.....	\$1,851,403.21
Mortgage loans on real estate, first liens.....	137,000.00
Book value of bonds, \$7,061,682.58, and stocks, \$6,987,406.38.....	14,049,088.96
Cash in company's office.....	16,293.54
Deposits in trust companies and banks not on interest.....	52,210.12
Deposits in trust companies and banks on interest.....	486,394.04
Agents' balances representing business written subsequent to Oct. 1, 1910.....	1,348,478.49
Agents' balances representing business written prior to Oct. 1, 1910.....	12,712.65
Furniture, fixtures, and safes.....	19,814.67
Total ledger assets.....	17,973,395.68

NONLEDGER ASSETS.

Interest accrued on mortgages.....	\$2,158.50
Interest accrued on bonds.....	49,171.00
Interest accrued on other assets.....	550.00
Rents due on company's property or lease.....	1,728.18
	53,607.68
Gross assets.....	18,027,003.36

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures, and safes.....	\$19,814.67
Agents' balances, representing business written prior to Oct. 1, 1910.....	12,712.65
Book value of ledger assets over market value:	
Bonds and stocks.....	674,363.96
Real estate.....	150,000.00
	856,891.28
Total admitted assets.....	17,170,112.08

V.—LIABILITIES.

Gross losses adjusted and unpaid (not yet due).....	\$106,536.00
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	916,442.00
Gross claims for losses resisted.....	84,565.00
	1,107,543.00
Deduct reinsurance due or accrued.....	387,150.80
Net amount of unpaid losses and claims.....	720,392.20
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$4,155,698.93; unearned premiums (50 per cent).....	\$2,077,849.47
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$8,978,866.67; unearned premiums (pro rata).....	4,777,082.58
Excess of original premiums over amount received for reinsurance, \$156,598.16; unearned premiums (pro rata).....	62,520.59
Total unearned premiums as computed above.....	6,917,452.64

Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	\$6,707.62
State, county, and municipal taxes due or accrued.....	125,000.00
Commissions, brokerage, and other charges due or to become due to agents and brokers.....	41,850.58
Return premiums, \$5,948.92; reinsurance premiums, \$290,798.79.....	296,747.71
Rents paid in advance.....	755.75
Premiums due or to become due on business placed with other companies.....	15,605.59
Real estate taxes accrued.....	3,200.00

Total amount of all liabilities except capital.....	8,127,712.09
Capital actually paid up in cash.....	\$1,500,000.00
Surplus over all liabilities.....	7,542,399.99
Surplus as regards policy holders.....	9,042,399.99
Total liabilities.....	17,170,112.08

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$1,682,349,731.00	\$15,881,231.99
Written or renewed during the year.....	1,182,067,410.00	11,542,975.98
Total.....	2,864,417,141.00	27,424,207.97
Deduct those expired and marked off as terminated.....	1,112,456,047.00	10,992,864.42
In force at the end of the year.....	1,751,961,094.00	16,431,343.55
Deduct amount reinsured.....	352,774,696.00	3,296,777.95
Net amount in force Dec. 31, 1910.....	1,399,186,398.00	13,134,565.60

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premiums unearned.
1 year or less.....1910..	\$411,485,681.00	\$4,155,698.93	One-half.....	\$2,077,849.47
2 years.....1909..	10,946,051.00	99,035.56	One-fourth.....	24,758.89
.....1910..	17,016,611.00	131,718.57	Three-fourths.....	98,788.93
3 years.....1908..	223,015,359.00	1,828,274.35	One-sixth.....	304,712.39
.....1909..	240,972,833.00	2,031,135.92	One-half.....	1,015,567.96
.....1910..	265,274,575.00	2,476,329.60	Five-sixths.....	2,063,608.00
4 years.....1907..	4,571,373.00	27,277.49	One-eighth.....	3,409.68
.....1908..	7,571,726.00	52,094.82	Three-eighths.....	19,535.56
.....1909..	6,295,736.00	41,959.37	Five-eighths.....	26,224.60
.....1910..	7,629,286.00	48,888.62	Seven-eighths.....	42,777.54
5 years.....1906..	37,006,383.00	401,024.60	One-tenth.....	40,102.46
.....1907..	36,821,730.00	403,677.35	Three-tenths.....	121,103.20
.....1908..	40,236,283.00	435,003.27	One-half.....	217,501.64
.....1909..	41,806,188.00	471,343.99	Seven-tenths.....	329,940.79
.....1910..	44,388,835.00	501,658.75	Nine-tenths.....	451,492.88
Over 5 years.....	4,147,748.00	29,444.41	Pro rata.....	17,558.06
Total.....	1,399,186,398.00	13,134,565.60		6,854,932.05

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$6,073,943.00
Less \$1,212,835 risks canceled and \$246,143 reinsurance in companies authorized in District of Columbia.....	1,458,978.00
Net risks written.....	4,614,965.00
Gross premiums received.....	29,063.57
Less \$5,501.51 returned premiums and \$1,318.17 premiums for reinsurance in companies authorized in District of Columbia.....	6,819.68
Net premiums received.....	22,243.89
Losses paid (deducting salvage).....	9,116.10
Less losses on risks reinsured in companies authorized in District of Columbia.....	1,718.79
Net losses paid.....	7,397.31
Losses incurred.....	12,292.10
Less losses on risks reinsured in companies authorized in District of Columbia.....	1,535.79
Net losses incurred.....	10,756.31

GERMAN FIRE INSURANCE CO., PEORIA, ILL.

[Incorporated, 1876; commenced business, 1876. Bernard Cremer, president; Charles Cremer, secretary.
Home office, 115 North Jefferson Street, Peoria, Ill.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$200,000.00 *
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$783,288.72

II.—INCOME.

Gross premiums, fire.....	545,437.98
Deduct gross amount paid for reinsurance, fire, \$49,326.44; return premiums, fire, \$96,078.....	145,404.44
Total premiums (other than perpetual).....	400,033.54
Gross interest on mortgage loans.....	8,555.33
Gross interest on collateral loans.....	228.45
Gross interest on bonds and dividends on stocks.....	10,803.50
Gross interest on deposits in trust companies and banks.....	276.35
Gross rents from company's property.....	9,000.00
Total gross interest and rents.....	28,863.63
Total income.....	428,897.17
Sum of both amounts.....	1,212,185.89

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$38,743.02 occurring in previous year), fire.....	\$274,205.29
Deduct amount received for reinsurance, fire.....	34,296.04
Net amount paid policy holders for losses.....	239,909.25
Expenses of adjustment and settlement of losses.....	4,290.50
Commissions or brokerage.....	108,293.61
Allowances to local agencies for miscellaneous agency expenses.....	6,900.00
Salaries, \$2,000, and expenses, \$887.08, of special and general agents.....	2,887.08
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees..	9,335.00
Rents.....	1,700.00
Advertising, \$185.10; printing and stationery, \$1,668.18.....	1,853.28
Postage, telegrams, telephone, and express.....	1,846.56
Furniture and fixtures.....	1,626.16
Maps, including corrections.....	1,790.50
Underwriters' boards and tariff associations.....	747.97
Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses.....	327.00
Taxes on real estate.....	1,500.07
State taxes on premiums.....	4,395.15
Insurance department licenses and fees.....	2,164.46
General expenses.....	4,491.26
Temporary advances returned.....	33,249.50
Loss on collection of agency balances.....	8,550.00
Interest on investment.....	2,700.00
Gross loss on sale or maturity of ledger assets—stocks.....	48,990.76
Total disbursements.....	1,059.75
Balance.....	439,617.10
	772,568.79

IV.—LEDGER ASSETS.

Book value of real estate.....	\$250,000.00
Mortgage loans on real estate, first liens.....	224,075.00
Loans secured by pledge of bonds, stocks, or other collateral.....	4,569.15
Book value of bonds, \$8,500, and stocks, \$194,899.96.....	203,399.96
Deposits in trust companies and banks on interest.....	29,960.44
Agents' balances representing business written subsequent to Oct. 1, 1910.....	52,918.91
Agents' balances representing business written prior to Oct. 1, 1910.....	7,645.33
Total ledger assets.....	772,568.79

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	6,315.91
Interest due and accrued on collateral loans.....	95.04
Market value (not including interest) of bonds and stocks over book value.....	6,410.95
Gross assets.....	52,050.04
	831,029.78

DEDUCT ASSETS NOT ADMITTED.

Agents' balances representing business written prior to Oct. 1, 1910.....	7,645.33
Total admitted assets.....	823,384.45

V.—LIABILITIES.

Gross losses adjusted and unpaid (due, \$8,885.39; not yet due, \$9,273.71).....	\$18,159.10	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	27,915.11	
Gross claims for losses resisted.....	6,773.22	
Total	52,847.43	
Deduct reinsurance due or accrued.....	2,569.73	
Net amount of unpaid losses and claims		\$50,277.70
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$287,693.51; unearned premiums (50 per cent).....	143,846.75	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$459,179.04; unearned premiums (pro rata).....	223,471.98	
Total unearned premiums as computed above		367,321.73
State, county, and municipal taxes due or accrued.....		5,000.00
Mortgage on home office property.....		60,000.00
Total amount of all liabilities except capital		482,599.43
Capital actually paid up in cash.....	200,000.00	
Surplus over all liabilities.....	140,785.02	
Surplus as regards policy holders		340,785.02
Total liabilities		823,384.45

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$68,226,618.00	\$895,362.61
Written or renewed during the year.....	38,682,653.00	545,437.98
Total	106,909,271.00	1,440,800.59
Deduct those expired and marked off as terminated.....	47,919,487.00	644,601.60
In force at the end of the year	58,989,784.00	796,198.99
Deduct amount reinsured.....	3,366,364.00	49,326.44
Net amount in force Dec. 31, 1910	55,623,420.00	746,872.55

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$19,185,838.00	\$287,693.51	One-half.....	\$143,846.75
3 years.....1908..	10,194,226.00	121,266.00	One-sixth.....	20,211.00
.....1909..	8,502,347.00	111,963.78	One-half.....	55,981.89
.....1910..	10,135,062.00	115,802.51	Five-sixths.....	96,502.10
5 years.....1906..	1,924,099.00	27,988.07	One-tenth.....	2,798.80
.....1907..	1,605,828.00	22,870.74	Three-tenths.....	6,861.22
.....1908..	1,460,708.00	21,024.11	One-half.....	10,512.05
.....1909..	1,301,534.00	19,147.66	Seven-tenths.....	13,403.36
.....1910..	1,313,778.00	19,116.17	Nine-tenths.....	17,204.56
Total	55,623,420.00	746,872.55	.....	367,321.73

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$230,813.00
Less risks canceled.....	66,705.00
Net risks written	164,108.00
Gross premiums received.....	1,848.92
Less returned premiums.....	642.63
Net premiums received	1,206.29
Net losses paid.....	32.19
Net losses incurred.....	32.19

GERMAN FIRE INSURANCE CO., WHEELING, W. VA.

[Incorporated, 1867; commenced business, 1867. William F. Stifel, president; F. Riester, secretary.
Home office, 1219 Chapline Street, Wheeling, W. Va.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$200,000.00	
Amount of ledger assets (as per balance) Dec. 31 of previous year.....		\$649,930.51

II.—INCOME.

Gross premiums, fire.....	\$338,989.35	
Deduct gross amount paid for reinsurance, fire, \$26,130.02; return premiums, fire, \$44,574.25.....	70,704.27	
Total premiums (other than perpetual).....		268,285.08
Gross interest on mortgage loans.....	6,291.00	
Gross interest on collateral loans.....	79.89	
Gross interest on bonds and dividends on stocks, less \$359.16 accrued interest on bonds acquired during 1910.....	18,412.34	
Gross interest on deposits in trust companies and banks on certificates.....	61.67	
Gross interest from all other sources.....	48.30	
Gross rents from company's property, including \$1,800 for company's occupancy of its own buildings.....	4,316.74	
Total gross interest and rents.....		29,209.94
Gross profit on sale or maturity of ledger assets—bonds.....		93.75
Gross increase, by adjustment, in book of ledger assets—bonds.....		750.00
Total income.....		298,338.77
Sum of both amounts.....		948,269.28

III.—DISBURSEMENTS.

Gross amount paid policyholders for losses (including \$21,014.59 occurring in previous year), fire.....	\$126,603.57	
Deduct amount received for salvage, fire, \$1,607; reinsurance, fire, \$8,519.34....	10,126.34	
Net amount paid policy holders for losses.....		116,477.23
Expenses of adjustment and settlement of losses.....		2,327.49
Commissions or brokerage.....		62,741.77
Allowances to local agencies for miscellaneous agency expenses.....		130.08
Salaries, \$9,557.23, and expenses, \$7,987.73, of special and general agents.....		17,544.96
Salaries, fees, and all other charges of officers, directors, trustees, and home office employees..		22,594.50
Rents.....		1,800.00
Advertising, \$2,307.90; printing and stationery, \$1,923.34.....		4,231.24
Postage, telegrams, telephone, and express.....		2,087.32
Legal expenses.....		476.77
Furniture and fixtures.....		244.88
Maps, including corrections.....		1,685.74
Underwriters' boards and tariff associations.....		2,453.35
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....		1,428.97
Inspections and surveys.....		1,085.34
Repairs and expenses (other than taxes) on real estate.....		1,602.85
Taxes on real estate.....		609.10
State taxes on premiums.....		4,574.06
Insurance department licenses and fees.....		3,717.87
All other licenses, fees, and taxes:		
Corporation tax.....	\$75.00	
Income tax.....	180.78	
City of Wheeling tax.....	606.02	
State and county tax.....	798.68	
Officers' bond.....		1,660.48
Dun's Commercial Agency.....		116.67
Miscellaneous expenses.....		120.33
Paid stockholders for interest or dividends.....		239.17
Total disbursements.....		24,000.00
Balance.....		273,950.17
		674,319.11

IV.—LEDGER ASSETS.

Book value of real estate.....	\$65,635.70	
Mortgage loans on real estate, first liens.....	97,250.00	
Loans secured by pledge of bonds, stocks, or other collateral.....	10,270.00	
Book value of bonds, \$431,000, and stocks, \$5,100.....	436,100.00	
Cash in company's office.....	2,129.69	
Deposits in trust companies and banks not on interest.....	13,517.12	
Deposits in trust companies and banks on interest.....	10,000.00	
Agents' balances representing business written subsequent to Oct. 1, 1910....	29,741.49	
Agents' balances representing business written prior to Oct. 1, 1910.....	2,042.37	
Bills receivable, taken for fire risks.....	1,366.70	
Office furniture and fixtures.....	6,266.04	
Total ledger assets.....		674,319.11

NONLEDGER ASSETS.

Interest accrued on mortgages	\$2,152.55	
Interest accrued on bonds	6,309.77	
Interest accrued on collateral loans	51.35	
Rents accrued on company's property or lease	320.80	
		\$8,834.50
Market value of real estate over book value		9,364.30
Market value (not including interest) of bonds and stocks over book value		11,389.00
Gross assets		703,906.91

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, and safes	6,266.04	
Agents' balances representing business written prior to Oct. 1, 1910	2,042.37	
Bills receivable, past due, taken for marine, inland, and fire risks	366.70	
Book value of ledger assets over market value—bonds	900.00	
		9,575.11
Total admitted assets		694,331.80

V.—LIABILITIES.

Gross losses adjusted and unpaid (not yet due)	\$6,477.15	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses	18,750.92	
Gross claims for losses resisted	3,823.14	
	29,051.21	
Deduct reinsurance due or accrued	798.16	
Net amount of unpaid losses and claims		28,253.05
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$173,138.42; unearned premiums (50 per cent)	86,569.21	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$252,983.69; unearned premiums (pro rata)	140,077.95	
Total unearned premiums as computed above		226,647.16
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		150.00
State, county, and municipal taxes due or accrued		2,500.00
Commissions, brokerage, and other charges due or to become due to agents and brokers		2,232.37
Total amount of all liabilities except capital		259,782.58
Capital actually paid up in cash	\$200,000.00	
Surplus over all liabilities	234,549.22	
Surplus as regards policy holders		434,549.22
Total liabilities		694,331.80

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force Dec. 31, 1909	\$36,074,110.00	\$415,183.91
Written or renewed during the year	30,345,426.00	338,989.35
Total	66,419,536.00	754,173.26
Deduct those expired and marked off as terminated	24,747,826.00	287,398.67
In force at the end of the year	41,671,710.00	466,774.59
Deduct amount reinsured	3,093,203.00	40,652.48
Net amount in force Dec. 31, 1910	38,578,507.00	426,122.11

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$14,351,432.00	\$173,138.42	One-half.....	\$86,569.21
2 years.....1909..	91,965.00	810.06	One-fourth.....	202.51
.....1910..	109,889.00	860.88	Three-fourths.....	645.66
3 years.....1908..	5,176,558.00	53,401.62	One-sixth.....	8,900.27
.....1909..	6,914,704.00	69,506.58	One-half.....	34,753.29
.....1910..	8,310,914.00	79,549.00	Five-sixths.....	66,290.83
4 years.....1907..	28,383.00	448.40	One-eighth.....	56.05
.....1908..	10,916.00	101.66	Three-eighths.....	38.12
.....1909..	33,168.00	379.94	Five-eighths.....	237.46
.....1910..	72,917.00	763.27	Seven-eighths.....	667.85
5 years.....1906..	385,760.00	5,430.12	One-tenth.....	543.01
.....1907..	503,103.00	7,482.62	Three-tenths.....	2,244.78
.....1908..	606,298.00	7,922.92	One-half.....	3,961.46
.....1909..	789,251.00	10,786.45	Seven-tenths.....	7,550.51
.....1910..	1,193,249.00	15,540.17	Nine-tenths.....	13,986.15
Total.....	38,578,507.00	426,122.11		226,647.16

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$174,906.00
Less \$26,088 risks canceled, and \$12,000, reinsurance in company's authorized in District of Columbia.....	38,088.00
Net risks written.....	136,818.00
Gross premiums received.....	1,238.62
Less \$167.33 returned premiums, and \$65.58 premiums for reinsurance in companies authorized in District of Columbia.....	229.91
Net premiums received.....	1,008.71
Net losses paid.....	85.54
Net losses incurred.....	85.54

GERMANIA FIRE INSURANCE CO., NEW YORK, N. Y.

[Incorporated, 1859; commenced business, 1859. Hugo Schumann, president; Gustav Kehr, secretary. Home office, 62 William Street, New York, N. Y.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$1,000,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$6,425,416.15

II.—INCOME.

Gross premiums, fire.....	\$3,879,221.25
Deduct gross amount paid for reinsurance, fire, \$454,860.39; return premiums, fire, \$448,503.76.....	903,364.15
Total premiums (other than perpetual).....	2,975,857.10
Gross interest on mortgage loans.....	19,090.24
Gross interest on bonds and dividends on stock, less \$4,148.72, accrued interest on bonds acquired during 1910.....	196,621.45
Gross interest on deposits in trust companies and banks.....	10,680.69
Gross interest from all other sources.....	124.49
Gross rents from company's property, including \$25,000 for company's occupancy of its own buildings.....	51,142.44
Total gross interest and rents.....	277,659.31
Increase in reserve held for reinsurance company.....	143.42
Conscience money received.....	15.00
Nine shares General Adjustment Bureau stock again listed.....	450.00
From agents' balances previously charged off.....	608.42
Total income.....	3,254,149.83
Sum of both amounts.....	9,679,565.98

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$246,476.82 occurring in previous year), fire.....	\$1,557,609.40
Deduct amount received for salvage, fire, \$12,014.78; reinsurance, fire, \$260,901.59; discount, fire, \$1,986.54.....	274,902.91
Net amount paid policy holders for losses.....	1,282,706.49

Expenses of adjustment and settlement of losses.....		\$74,568.38
Commissions or brokerage.....		674,828.65
Allowances to local agencies for miscellaneous agency expenses.....		96,449.30
Salaries, \$76,960.36, and expenses, \$43,758.54, of special and general agents.....		120,718.90
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....		132,642.72
Rents, including \$25,000 for company's occupancy of its own buildings.....		32,339.58
Advertising, \$5,912.71; printing and stationery, \$14,433.37.....		20,346.08
Postage, telegrams, telephone, and express.....		23,282.61
Legal expenses.....		1,780.46
Furniture and fixtures.....		4,843.73
Maps, including corrections.....		8,316.99
Underwriters' boards and tariff associations.....		14,323.07
Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses.....		22,146.61
Inspections and surveys.....		23,112.36
Repairs and expenses (other than taxes) on real estate.....		14,395.86
Taxes on real estate.....		11,074.77
State taxes on premiums.....		53,077.71
Insurance department licenses and fees.....		14,240.18
All other licenses, fees, and taxes:		
Municipal and county licenses and taxes.....	\$9,860.05	
Fire marshal's tax.....	3,096.53	
United States income tax.....	1,655.75	
		14,612.33
Interest on reserve held for reinsurance company.....		981.17
Appraisal of mortgaged property and other expenses in connection with investments.....		505.00
Securities not listed.....		89,100.00
Exchange.....		3,332.27
Certified accountants.....		2,618.25
Charity and dues to commercial associations.....		308.53
Insurance premiums and surety bonds.....		728.09
Subscription to papers.....		950.17
Spring water, ice, towels, etc.....		833.52
Commercial reports.....		2,652.59
Car fare.....		203.05
Miscellaneous.....		58.28
Paid stockholders for interest or dividends (amount declared during the year).....		180,000.00
Agents' balances charged off.....		5,162.17
Gross loss on sale or maturity of ledger assets—bonds.....		6,477.50
Gross decrease, by adjustment, in book value of ledger assets—real estate.....		103.30
Total disbursements.....		2,933,820.67
Balance.....		6,745,745.31

IV.—LEDGER ASSETS.

Book value of real estate.....	\$750,000.00	
Mortgage loans on real estate, first liens.....	389,000.00	
Book value of bonds, \$2,057,315.73, and stocks, \$2,422,608.13.....	4,479,923.86	
Cash in company's office.....	8,867.83	
Deposits in trust companies and banks not on interest.....	37,738.79	
Deposits in trust companies and banks on interest.....	593,501.21	
Agents' balances representing business written subsequent to Oct. 1, 1910.....	481,603.34	
Agents' balances representing business written prior to Oct. 1, 1910.....	5,110.28	
Total ledger assets.....		6,745,745.31

NONLEDGER ASSETS.

Interest accrued on mortgages.....	7,454.74	
Interest accrued on bonds.....	25,277.35	
Rents due, \$225, and accrued, \$166.66, on company's property or lease.....	391.66	
		33,123.75
Gross assets.....		6,778,869.06

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	5,110.28	
Book value of ledger assets over market value—bonds and stocks.....	124,787.11	
		129,897.39
Total admitted assets.....		6,648,971.67

V.—LIABILITIES.

Gross losses adjusted and unpaid (due and not yet due).....	\$129,634.35	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	127,157.98	
Gross claims for losses resisted.....	31,183.28	
	287,975.61	
Deduct reinsurance due or accrued.....	52,267.40	
Net amount of unpaid losses and claims.....		235,708.21
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$1,547,985.46; unearned premiums (50 per cent).....	773,992.73	

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$4,816,564.63; unearned premiums (pro rata)..... \$2,494,555.53

Total unearned premiums as computed above.....	\$3,268,548.26
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	23,750.10
State, county, and municipal taxes due or accrued.....	40,000.00
Commissions, brokerage, and other charges due or to become due to agents and brokers....	6,876.88
Return premiums, \$780.45; reinsurance premiums, \$26,938.99.....	27,719.44
Balance held for reinsurance company	24,628.57
Total amount of all liabilities except capital.....	3,627,231.46
Capital actually paid up in cash.....	\$1,000,000.00
Surplus over all liabilities.....	2,021,740.21
Surplus as regards policy holders.....	3,021,740.21
Total liabilities.....	6,648,971.67

VI.—RISKS AND PREMIUMS.

	Fire risk.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$702,529,462.00	\$6,794,276.73
Written or renewed during the year.....	382,648,686.00	3,879,221.25
Total.....	1,085,178,148.00	10,673,497.98
Deduct those expired and marked off as terminated.....	361,290,368.00	3,656,098.08
In force at the end of the year.....	723,887,780.00	7,017,399.90
Deduct amount reinsured.....	60,165,523.00	652,849.81
Net amount in force Dec. 31, 1910.....	663,722,257.00	6,364,550.09

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$139,216,023.00	\$1,547,985.46	One-half.....	\$773,992.73
2 years.....1909..	556,404.00	4,431.39	One-fourth.....	1,107.85
.....1910..	427,995.00	2,402.30	Three-fourths.....	1,801.73
3 years.....1908..	121,614,966.00	1,019,276.75	One-sixth.....	169,879.46
.....1909..	130,531,684.00	1,105,567.85	One-half.....	552,783.93
.....1910..	141,781,055.00	1,191,853.95	Five-sixths.....	993,211.62
4 years.....1907..	1,003,143.00	8,533.59	One-eighth.....	1,066.70
.....1908..	1,016,486.00	8,907.35	Three-eighths.....	3,340.26
.....1909..	549,357.00	4,583.67	Five-eighths.....	2,864.79
.....1910..	560,953.00	4,503.92	Seven-eighths.....	3,940.93
5 years.....1906..	23,047,142.00	274,419.70	One-tenth.....	27,441.97
.....1907..	23,278,577.00	266,970.86	Three-tenths.....	80,091.26
.....1908..	24,512,747.00	279,841.23	One-half.....	139,920.61
.....1909..	26,724,233.00	310,717.37	Seven-tenths.....	217,502.16
.....1910..	28,245,464.00	329,916.90	Nine-tenths.....	296,925.21
Over 5 years.....	656,028.00	4,637.80	Pro rata.....	2,677.05
Total.....	663,722,257.00	6,364,550.09		3,268,548.26

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	Fire. \$604,950.00
Less \$169,650, risks canceled, and \$15,266, reinsurance in companies authorized in the District of Columbia.....	184,916.00
Net risks written.....	420,034.00
Gross premiums received.....	2,722.41
Less \$438.16, returned premiums, and \$143.87, premiums for reinsurance in companies authorized in the District of Cloumbia.....	582.03
Net premiums received.....	2,140.38
Net losses paid.....	172.01
Net losses incurred.....	172.01

GIRARD FIRE & MARINE INSURANCE CO., PHILADELPHIA, PA.

[Incorporated, 1853; commenced business, 1853. Henry M. Gratz, president; Edward J. Thomason, secretary. Home office, 633 Chestnut Street, Philadelphia, Pa.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$500,000.00	
Amount of ledger assets (as per balance) Dec. 31 of previous year.....		\$2,399,319.55

II.—INCOME.

Gross premiums, fire.....	\$1,347,248.29	
Deduct gross amount paid for reinsurance, fire, \$202,960.28; return premiums, fire, \$218,963.35.....	421,923.63	
Total premiums (other than perpetual).....		925,324.66
Deposit premiums written on perpetual risks (gross).....		20,931.30
Gross interest on mortgage loans.....	9,976.86	
Gross interest on collateral loans.....	1,624.57	
Gross interest on bonds and dividends on stocks, less \$782.53 accrued interest on bonds acquired during 1910.....	75,942.06	
Gross interest on deposits in trust companies and banks.....	888.90	
Gross interest from all other sources.....	28.63	
Gross rents from company's property, including \$9,000 for company's occupancy of its own buildings.....	18,020.09	
Total gross interest and rents.....		106,481.11
Return premium on perpetual reinsurance policy.....		50.00
Gross profit on sale or maturity of ledger assets—bonds.....		894.72
Gross increase, by adjustment, in book of ledger assets—bonds.....		2,666.52
Total income.....		1,056,348.31
Sum of both amounts.....		3,455,667.86

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$46,290.96 occurring in previous year), fire.....	\$443,378.34	
Deduct amount received for salvage, fire, \$3,767.17; reinsurance, fire, \$72,291.85.....	76,059.02	
Net amount paid policy holders for losses.....		367,319.32
Expenses of adjustment and settlement of losses.....		9,083.92
Commissions or brokerage.....		244,643.45
Allowances to local agencies for miscellaneous agency expenses.....		5,942.29
Salaries, \$15,620, and expenses, \$20,079.39, of special and general agents.....		35,699.39
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees..		49,761.00
Rents, including \$9,000 for company's occupancy of its own buildings.....		12,805.56
Advertising, \$1,495.69; printing and stationery, \$8,178.69.....		9,674.38
Postage, telegrams, telephone, and express.....		2,771.50
Legal expenses.....		897.64
Furniture and fixtures.....		1,013.19
Maps, including corrections.....		4,025.78
Underwriters' boards and tariff associations.....		9,361.38
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses....		9,914.43
Inspections and surveys.....		2,990.81
Repairs and expenses (other than taxes) on real estate.....		4,960.93
Taxes on real estate.....		4,113.17
State taxes on premiums.....		11,186.00
Insurance department licenses and fees.....		7,041.50
All other licenses, fees, and taxes:		
City and county licenses and taxes.....	\$2,493.08	
Colorado corporation tax.....	30.80	
United States corporation tax.....	892.35	
Pennsylvania tax on capital stock.....	4,147.31	
Gas and electricity.....		7,563.54
Christmas gifts.....		291.28
Notary fees.....		358.79
Sundry expenses.....		73.50
Investment expenses.....		1,300.77
Deposit premiums returned.....		222.50
Paid stockholders for interest or dividends.....		25,450.00
Gross loss on sale or maturity of ledger assets—real estate.....		100,000.00
Gross decrease, by adjustment, in book value of ledger assets—bonds.....		620.58
Total disbursements.....		1,418.94
Balance.....		930,505.54
		2,525,162.32

IV.—LEDGER ASSETS.

Book value of real estate.....	\$216,513.51	
Mortgage loans on real estate, first liens.....	206,300.00	
Loans secured by pledge of bonds, stocks, or other collateral.....	52,500.00	
Book value of bonds, \$1,674,570.06, and stocks, \$140,682.80.....	1,815,252.86	
Cash in company's office.....	1,031.04	
Deposits in trust companies and banks on interest.....	79,929.74	
Agents' balances representing business written subsequent to Oct. 1, 1910....	147,135.50	

Agents' balances representing business written prior to Oct. 1, 1910.....	\$2,278.95	
Bills receivable, taken for fire risks.....	3,367.72	
Perpetual policies of insurance on company's real estate.....	753.00	
Philadelphia underwriters' deposit.....	100.00	
Total ledger assets.....		\$2,525,162.32

NONLEDGER ASSETS.

Interest accrued on mortgages.....	2,323.92	
Interest accrued on bonds.....	23,811.71	
Interest accrued on collateral loans.....	722.61	
		26,858.24
Market value of real estate over book value.....		55,236.49
Policies covering real estate.....		487.20
Gross assets.....		2,607,744.25

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	2,278.95	
Book value of ledger assets over market value—stocks and bonds.....	61,067.86	
		63,346.81
Total admitted assets.....		2,544,397.44

V.—LIABILITIES.

Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	\$73,758.00	
Gross claims for losses resisted.....	3,300.00	
	77,058.00	
Deduct reinsurance due or accrued.....	10,919.00	
Net amount of unpaid losses and claims.....		66,139.00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$515,022.76; unearned premiums (50 per cent).....	257,511.38	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$1,259,961.88; unearned premiums (pro rata).....	684,040.94	
Total unearned premiums as computed above.....		941,552.32
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 per cent of the premium or deposit received.....		622,266.91
State, county, and municipal taxes due or accrued.....		3,500.00
Total amount of all liabilities except capital.....		1,633,458.23
Capital actually paid up in cash.....	\$500,000.00	
Surplus over all liabilities.....	410,939.21	
Surplus as regards policy holders.....		910,939.21
Total liabilities.....		2,544,397.44

VI.—RISKS AND PREMIUMS.

	Fire risk.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$201,347,991.00	\$1,912,643.81
Written or renewed during the year.....	130,180,284.00	1,347,249.29
Total.....	331,528,275.00	3,259,893.10
Deduct those expired and marked off as terminated.....	109,354,621.00	1,170,721.42
In force at the end of the year.....	222,173,654.00	2,089,171.68
Deduct amount reinsured.....	27,889,775.00	314,197.04
Net amount in force Dec. 31, 1910.....	194,283,879.00	1,774,974.64

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$43,596,152.00	\$515,022.76	One-half.....	\$257,511.38
2 years.....1909..	549,650.00	2,899.74	One-fourth.....	724.95
.....1910..	439,037.00	2,885.11	Three-fourths.....	2,163.84
3 years.....1908..	22,817,834.00	207,855.70	One-sixth.....	34,642.62
.....1909..	26,509,411.00	255,509.04	One-half.....	127,754.52
.....1910..	31,914,875.00	295,883.00	Five-sixths.....	246,569.15
4 years.....1907..	359,728.00	2,919.60	One-eighth.....	364.95
.....1908..	363,754.00	2,490.81	Three-eighths.....	934.05
.....1909..	435,283.00	3,077.31	Five-eighths.....	1,923.30
.....1910..	452,554.00	2,575.27	Seven-eighths.....	2,253.37
5 years.....1906..	8,780,532.00	67,865.77	One-tenth.....	6,786.58
.....1907..	9,188,728.00	76,295.36	Three-tenths.....	22,888.60
.....1908..	10,239,663.00	83,458.61	One-half.....	41,729.30
.....1909..	12,408,243.00	94,521.23	Seven-tenths.....	66,164.84
.....1910..	16,241,640.00	115,284.02	Nine-tenths.....	103,755.60
Over 5 years.....	9,986,795.00	46,431.31	Pro rata.....	25,385.27
Total.....	194,283,879.00	1,774,974.64		941,552.32
Perpetual risk.....	33,534,230.00	691,407.68	Nine-tenths.....	622,266.91
Grand total.....	227,818,109.00	2,466,382.32		1,563,819.23

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$304,800.00
Less \$63,200 risks canceled, and \$19,250 reinsurance in company's authorized in District of Columbia.....	82,450.00
Net risks written.....	222,350.00
Gross premiums received.....	1,257.72
Less \$261.72 returned premiums, and \$149.65 premiums for reinsurance in companies authorized in District of Columbia.....	411.37
Net premiums received.....	846.35
Losses paid (deducting salvage).....	55.14
Less losses on risks reinsured in companies authorized in District of Columbia.....	2.54
Net losses paid.....	52.60
Losses incurred.....	55.14
Less losses on risks reinsured in companies authorized in District of Columbia.....	2.54
Net losses incurred.....	52.60

GLENS FALLS INSURANCE CO., GLENS FALLS, N. Y.

[Incorporated 1849; commenced business 1850. J. L. Cunningham, president; E. W. West, secretary.
Home office, corner Glen and Bay Streets, Glens Falls, N. Y.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$200,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	5,057,594.44

II.—INCOME.

Gross premiums, fire.....	\$2,530,758.89
Deduct gross amount paid for reinsurance, fire, \$249,387.81; return premiums, fire, \$315,209.87.....	564,597.68
Total premiums (other than perpetual).....	1,966,161.21
Gross interest on mortgage loans.....	88,539.83
Gross interest on bonds and dividends on stocks, less \$3,933.47 accrued interest on bonds acquired during 1910.....	133,945.59
Gross interest on deposits in trust companies and banks.....	12,235.53
Gross interest from all other sources.....	612.79
Gross rents from company's property, including \$3,000 for company's occupancy of its own buildings.....	4,391.00
Total gross interest and rents.....	239,724.74
Received from Iron City Trust Co., in liquidation.....	9,000.00
Received from sale of New York Central R. R. suburban rights.....	595.00
Received from sale of Chicago & Northwestern R. R. rights.....	1,625.00
Checks long outstanding credited to profit and loss.....	256.22
From agents' balances previously charged off.....	11,476.22
	258.91

Gross profit on sale or maturity of ledger assets, viz:

Bonds.....	\$3,750.00	
Stocks.....	2,550.00	\$6,300.00
Gross increase, by adjustment, in book of ledger assets—stocks.....		19,000.00
Total income.....		2,242,921.08
Sum of both amounts.....		7,300,515.52

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$114,815.46 occurring in previous year), fire.....	\$1,041,205.90	
Deduct amount received for salvage, fire, \$4,177.32; reinsurance, fire, \$96,143.87; discount, fire, \$1,831.88.....	102,153.07	
Net amount paid policy holders for losses.....		939,052.83
Expenses of adjustment and settlement of losses.....		32,706.91
Commissions or brokerage.....		418,127.47
Allowances to local agencies for miscellaneous agency expenses.....		57.99
Salaries, \$107,666.51, and expenses, \$47,646.04, of special and general agents.....		155,312.55
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....		58,110.12
Rents, including \$3,000 for company's occupancy of its own buildings.....		12,000.00
Advertising, \$3,963.41; printing and stationery, \$17,295.81.....		21,259.22
Postage, telegrams, telephone, and express.....		21,129.73
Legal expenses.....		1,331.75
Furniture and fixtures.....		841.25
Maps, including corrections.....		5,417.90
Underwriters' boards and tariff associations.....		15,156.98
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....		8,777.52
Inspections and surveys.....		9,388.20
Repairs and expenses (other than taxes) on real estate.....		237.97
Taxes on real estate.....		773.47
State taxes on premiums.....		30,209.17
Insurance Department licenses and fees.....		11,323.90
All other licenses, fees, and taxes:		
Local town and county, \$3,702.73; city licenses and taxes, \$2,557.59.....	\$6,260.32	
Tax on mortgages, \$506; income tax, \$3,585.49; State tax on bonds, \$12....	4,103.49	
		10,363.81
Interest on mortgage on Megley Avenue Pittsburg real estate.....		601.50
Difference in cash and bank accounts, charged to profit and loss.....		42.32
Publishing statements.....		315.48
Office expenses, Glens Falls and Chicago.....		10,957.80
Paid stockholders for interest or dividends (amount declared during the year).....		240,000.00
Agents' balances charged off.....		135.47
Gross decrease, by adjustment, in book value of ledger assets—bonds.....		400.00
Total disbursements.....		2,004,031.31
Balance.....		5,296,484.21

IV.—LEDGER ASSETS.

Book value of real estate.....	\$37,058.43	
Mortgage loans on real estate, first liens.....	1,775,185.00	
Book value of bonds, \$2,183,030.35, and stocks, \$364,143.94.....	2,547,174.29	
Cash in company's offices.....	3,667.72	
Deposits in trust companies and banks on interest.....	677,537.97	
Agents' balances representing business written subsequent to Oct. 1, 1910.....	247,360.00	
Agents' balances representing business written prior to Oct. 1, 1910.....	8,500.80	
Total ledger assets.....		5,296,484.21

NONLEDGER ASSETS.

Interest due, \$3,993.72, and accrued, \$7,066.82 on mortgages.....	11,060.54	
Interest due, \$1,282.50, and accrued, \$25,145.56 on bonds.....	26,428.06	
Interest accrued on other assets.....	2,491.65	
Rents due on company's property or lease.....	150.00	
		40,130.25
Gross assets.....		5,336,614.46

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	8,500.80	
Book value of ledger assets over market value—bonds and stocks.....	25,216.07	
		33,716.87
Total admitted assets.....		5,302,897.59

V.—LIABILITIES.

Gross losses adjusted and unpaid (not yet due).....	\$41,759.71	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	125,257.49	
Gross claims for losses resisted.....	5,500.00	
		172,517.20
Deduct reinsurance due or accrued.....	36,190.15	
Net amount of unpaid losses and claims.....		136,327.05

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$974,265.90; unearned premiums (50 per cent).	\$487,132.95
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$3,651,821.92; unearned premiums (pro rata).....	1,662,850.17

Total unearned premiums as computed above.....	\$2,149,983.12
Cash dividends remaining unpaid to stockholders.....	160,000.00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	4,230.70
State, county, and municipal taxes due or accrued.....	33,500.00
Commissions, brokerage, and other charges due or to become due to agents and brokers.....	20,000.00
Reinsurance premiums.....	3,400.26
Total amount of all liabilities except capital.....	2,507,441.13
Capital actually paid up in cash.....	\$200,000.00
Surplus over all liabilities.....	2,595,456.46
Surplus as regards policy holders.....	2,795,456.46
Total liabilities.....	5,302,897.59

VI.—RISKS AND PREMIUMS.

	Fire risk.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$399,475,000.00	\$4,290,533.62
Written or renewed during the year.....	228,484,766.00	2,530,758.89
Total.....	627,959,766.00	6,821,292.51
Deduct those expired and marked off as terminated.....	208,826,417.00	2,370,409.33
In force at the end of the year.....	419,133,349.00	4,450,883.18
Deduct amount reinsured.....	27,521,019.00	311,928.31
Net amount in force Dec. 31, 1910.....	391,612,330.00	4,138,954.87

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$79,380,796.00	\$974,265.90	One-half.....	\$487,132.95
2 years.....1909..	1,884,934.00	19,912.22	One-fourth.....	4,978.05
.....1910..	2,106,421.00	21,893.07	Three-fourths.....	16,419.80
3 years.....1908..	70,240,676.00	677,212.21	One-sixth.....	112,868.70
.....1909..	80,001,826.00	773,596.49	One-half.....	386,798.24
.....1910..	88,337,352.00	820,565.48	Five-sixths.....	683,804.56
4 years.....1907..	1,003,205.00	9,250.26	One-eighth.....	1,156.28
.....1908..	910,942.00	8,193.87	Three-eighths.....	3,072.70
.....1909..	966,509.00	9,397.40	Five-eighths.....	5,873.37
.....1910..	1,059,335.00	9,572.80	Seven-eighths.....	8,376.20
5 years.....1906..	10,164,572.00	130,498.14	One-tenth.....	13,049.81
.....1907..	11,934,735.00	149,103.10	Three-tenths.....	44,730.93
.....1908..	12,794,404.00	158,933.69	One-half.....	79,466.84
.....1909..	14,835,682.00	181,276.83	Seven-tenths.....	126,893.78
.....1910..	15,830,391.00	193,569.87	Nine-tenths.....	174,212.88
Over 5 years.....	160,550.00	1,713.54	Pro rata.....	1,148.03
Total.....	391,612,330.00	4,138,954.87	.....	2,149,983.12

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$880,875.00
Less \$197,380 risks canceled, and \$43,065 reinsurance in companies authorized in District of Columbia.....	240,445.00
Net risks written.....	640,430.00
Gross premiums received.....	3,207.82
Less \$397.31 returned premiums; and \$174.49 premiums for reinsurance in companies authorized in District of Columbia.....	571.80
Net premiums received.....	2,636.02
Net losses paid.....	166.85
Net losses incurred.....	166.85

GLOBE & RUTGERS FIRE INSURANCE CO., NEW YORK, N. Y.

[Incorporated, 1899; commenced business, 1899. E. C. Jameson, president; W. H. Paulison, secretary.
Home office, 111 William Street, New York, N. Y.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$400,000.00	
Amount of ledger assets (as per balance) Dec. 31 of previous year.....		\$4,914,660.15

II.—INCOME.

Gross premiums, fire.....	\$4,309,106.04	
Deduct gross amount paid for reinsurance, fire, \$480,035.55; return premiums, fire, \$764,808.10.....	1,244,843.65	
Total premiums (other than perpetual).....		3,064,262.39
Gross interest on mortgage loans.....	5,180.95	
Gross interest on bonds and dividends on stocks, less \$562.21 accrued interest on bonds acquired during 1910.....	182,262.86	
Gross interest on deposits in trust companies and banks.....	3,712.64	
Gross interest from all other sources.....	6.20	
Gross rents from company's property.....	5,592.00	
Total gross interest and rents.....		196,754.65
Gross profit on sale or maturity of ledger assets:		
Bonds.....	7,500.00	
Stocks.....	2,433.15	
		9,933.15
Total income.....		3,270,950.19
Sum of both amounts.....		8,185,610.34

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$269,315.72 occurring in previous year), fire.....	1,895,810.09	
Deduct amount received for salvage, fire, \$19,102.26; reinsurance, fire, \$255,487.02; discount, fire, \$4,444.94.....	279,034.22	
Net amount paid policy holders for losses.....		1,616,775.87
Expenses of adjustment and settlement of losses.....		27,414.98
Commissions or brokerage.....		582,356.21
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....		109,232.58
Rents.....		9,000.00
Advertising, \$1,572.15; printing and stationery, \$4,708.15.....		6,280.30
Postage, telegrams, telephone and express.....		5,689.21
Legal expenses.....		4,006.82
Furniture and fixtures.....		5,598.60
Maps, including corrections.....		4,139.18
Underwriters' boards and tariff associations.....		11,240.46
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....		13,968.12
Inspections and surveys.....		11,695.44
Repairs and expenses (other than taxes) on real estate.....		481.38
Taxes on real estate.....		1,073.27
State taxes on premiums.....		37,849.02
Insurance department licenses and fees.....		3,524.21
All other licenses, fees and taxes:		
Franchise taxes.....	\$8,460.06	
United States Government income tax.....	3,076.23	
		11,536.29
Paid account of interest on borrowed money.....		8,902.00
Miscellaneous.....		6,250.75
Paid account of borrowed money.....		80,000.00
Paid stockholders for interest or dividends (amount declared during the year).....		160,000.00
Gross loss on sale or maturity of ledger assets—stocks.....		7,041.20
Total disbursements.....		2,724,055.89
Balance.....		5,461,554.45

IV.—LEDGER ASSETS.

Book value of real estate.....	\$72,945.00	
Mortgage loans on real estate, first liens.....	108,700.00	
Book value of bonds, \$1,029,596.28, and stocks, \$3,511,172.84.....	4,540,769.12	
Cash in company's office.....	41,913.11	
Deposits in trust companies and banks not on interest.....	60,000.00	
Deposits in trust companies and banks on interest.....	77,602.61	
Agents' balances representing business written subsequent to Oct. 1, 1910.....	534,231.11	
Agents' balances representing business written prior to Oct. 1, 1910.....	25,393.50	
Total ledger assets.....		5,461,554.45

NONLEDGER ASSETS.

Interest accrued on mortgages.....	\$1,216.91	
Interest accrued on bonds.....	6,800.10	
Interest accrued on other assets.....	13,159.75	
		\$21,176.76
Due account reinsurance loss account:		
Rossia Insurance Co.....	12,950.35	
Fidelity-Phenix.....	467.91	
Stuyvesant.....	100.67	
Pacific.....	86.55	
Spring Garden.....	102.55	
American Fire of Pennsylvania.....	16.00	
		13,724.03
Gross assets.....		5,496,455.24

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	25,393.50	
Book value of ledger assets over market value—bonds and stocks.....	215,699.62	
		241,093.12
Total admitted assets.....		5,255,362.12

V.—LIABILITIES.

Gross losses adjusted and unpaid (not yet due).....	\$112,616.00	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	261,192.00	
Gross claims for losses resisted.....	52,670.00	
	426,478.00	
Deduct reinsurance due or accrued.....	43,191.00	
Net amount of unpaid losses and claims.....		383,287.00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$2,705,172.12; unearned premiums (50 per cent).....	1,352,586.06	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$1,027,152; unearned premiums (pro rata).....	583,638.80	
Total unearned premiums as computed above.....		1,936,224.86
Interest due or accrued on borrowed money.....		1,750.00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		1,250.00
State, county, and municipal taxes due or accrued.....		15,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....		17,486.89
Due and to become due for borrowed money.....		135,000.00
Total amount of all liabilities except capital.....		2,489,998.75
Capital actually paid up in cash.....	\$400,000.00	
Surplus over all liabilities.....	2,365,363.37	
Surplus as regards policy holders.....		2,765,363.37
Total liabilities.....		5,255,362.12

VI.—RISKS AND PREMIUMS.

	Fire risk.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$312,209,686.00	\$3,975,413.22
Written or renewed during the year.....	382,682,433.00	4,309,106.04
Total.....	694,892,119.00	8,284,519.26
Deduct those expired and marked off as terminated.....	353,933,242.00	4,195,787.10
In force at the end of the year.....	340,958,877.00	4,088,732.16
Deduct amount reinsured.....	29,395,406.00	356,408.04
Net amount in force Dec. 31, 1910.....	311,563,471.00	3,732,324.12

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$230,480,138.00	\$2,705,172.12	One-half.....	\$1,352,586.06
2 years.....1909..	3,068,624.00	26,322.80	One-fourth.....	6,580.70
.....1910..	663,944.00	7,752.49	Three-fourths....	5,814.37
3 years.....1908..	14,413,301.00	219,226.58	One-sixth.....	36,537.78
.....1909..	21,753,456.00	246,818.69	One-half.....	123,409.34
.....1910..	32,534,223.00	411,878.50	Five-sixths.....	343,232.09
5 years.....1906..	994,156.00	18,875.00	One-tenth.....	1,887.50
.....1907..	728,880.00	12,622.31	Three-tenths.....	3,786.69
.....1908..	1,336,598.00	18,336.32	One-half.....	9,168.16
.....1909..	2,674,570.00	27,901.06	Seven-tenths.....	19,530.74
.....1910..	2,895,581.00	36,818.25	Nine-tenths.....	33,136.43
Over 5 years.....	20,000.00	600.00	Pro rata.....	550.00
Total.....	311,563,471.00	3,732,324.12	.....	1,936,224.86

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	576,555.00
Less risks canceled.....	77,350.00
Net risks written.....	499,205.00
Gross premiums received.....	4,448.81
Less returned premiums.....	213.80
Net premiums received.....	4,235.01
Losses paid (deducting salvage).....	658.10
Less losses on risks reinsured in companies authorized in District of Columbia.....	66.66
Net losses paid.....	591.44
Losses incurred.....	781.10
Less losses on risks reinsured in companies authorized in District of Columbia.....	66.66
Net losses incurred.....	714.44

GRANITE STATE FIRE INSURANCE CO., PORTSMOUTH, N. H.

[Incorporated, 1885; commenced business, 1885. Calvin Page, president; Alfred F. Howard, secretary.
Home office, 46-50 Congress Street, Portsmouth, N. H.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$200,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$1,108,248.88

II.—INCOME.

Gross premiums, fire.....	\$838,880.22
Deduct gross amount paid for reinsurance, fire, \$147,011.67; return premiums, fire, \$91,863.92.....	238,875.59
Total premiums (other than perpetual).....	600,004.63
Gross interest on mortgage loans.....	505.00
Gross interest on bonds and dividends on stocks, less \$318.33 accrued interest on bonds acquired during 1910.....	37,182.09
Gross interest on deposits in trust companies and banks.....	852.42
Gross rents from company's property, including \$2,200 for company's occupancy of its own buildings.....	5,081.75
Total gross interest and rents.....	43,621.26
From agents' balances previously charged off.....	17.62
Gross profit on sale or maturity of ledger assets—bonds.....	521.50
Gross increase, by adjustment, in book value of ledger assets—bonds.....	250.00
Total income.....	644,415.01
Sum of both amounts.....	1,752,663.89

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$66,949.94 occurring in previous year), fire.....	\$410,751.77
Deduct amount received for salvage, fire, \$1,126.89; reinsurance, fire, \$78,213.81; discount, fire, \$825.37.....	80,166.07
Net amount paid policy holders for losses.....	330,585.70
Expenses of adjustment and settlement of losses.....	4,485.90
Commissions or brokerage.....	132,219.90
Allowances to local agencies for miscellaneous agency expenses.....	213.65
Salaries of special and general agents.....	10,871.87

Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees..	\$24,442.50	
Rents, including \$2,200 for company's occupancy of its own buildings.....	3,293.99	
Advertising, \$3,051.65; printing and stationery, \$2,805.47.....	5,857.12	
Postage, telegrams, telephone, and express.....	4,836.00	
Legal expenses.....	356.81	
Furniture and fixtures.....	515.96	
Maps, including corrections.....	1,777.94	
Underwriters' boards and tariff associations.....	5,495.13	
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses...	2,435.04	
Inspections and surveys.....	7,587.91	
Repairs and expenses (other than taxes) on real estate.....	1,000.30	
Taxes on real estate.....	883.59	
State taxes on premiums.....	10,390.72	
Insurance department licenses and fees.....	3,293.40	
All other licenses, fees, and taxes:		
Tax on capital.....	\$2,000.00	
City licenses.....	318.45	
Internal revenue.....	510.27	
		2,828.72
Magazines, etc.....		280.24
Fuel.....		976.99
Lights.....		354.77
Paid stockholders for interest or dividends (amount declared during the year, \$30,000).....		20,000.00
Agents' balances charged off.....		73.36
Gross decrease, by adjustment, in book value of ledger assets—bonds.....		206.25
Total disbursements.....		575,263.76
Balance.....		1,177,400.13

IV.—LEDGER ASSETS.

Book value of real estate.....	\$46,954.28	
Mortgage loans on real estate, first liens.....	10,100.00	
Book value of bonds, \$828,500, and stocks, \$123,437.83.....	951,937.83	
Cash in company's office.....	2,801.68	
Deposits in trust companies and banks on interest.....	72,327.85	
Agents' balances representing business written subsequent to Oct. 1, 1910.....	93,149.26	
Agents' balances representing business written prior to Oct. 1, 1910.....	129.23	
Total ledger assets.....		1,177,400.13

NONLEDGER ASSETS.

Interest accrued on mortgages.....	143.00	
Interest accrued on bonds.....	5,038.26	
Rents accrued on company's property or lease.....	319.58	
		5,500.84
Due from other companies for reinsurance of losses already paid.....		302.61
Gross assets.....		1,183,203.58

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	129.23	
Book value of ledger assets over market value:		
Bonds, \$10,490; stocks, \$11,844.33.....	22,334.33	
Real estate.....	1,954.28	
		24,417.84
Total admitted assets.....		1,158,785.74

V.—LIABILITIES.

Gross losses adjusted and unpaid (due, \$24,702.36; not yet due, \$8,683.85)....	\$33,386.21	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	40,125.92	
Gross claims for losses resisted.....	4,165.00	
	77,677.13	
Deduct reinsurance due or accrued.....	11,345.19	
Net amount of unpaid losses and claims.....		66,331.94
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$399,626.48; unearned premiums (50 per cent).....	199,813.24	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$656,609.82; unearned premiums (pro rata).....	341,414.09	
Total unearned premiums as computed above.....		541,227.33
Cash dividends remaining unpaid to stockholders.....		10,000.00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		1,804.53
State, county, and municipal taxes due or accrued.....		8,613.59
Reinsurance premiums.....		5,743.37
Total amount of all liabilities except capital.....		633,720.76
Capital actually paid up in cash.....	200,000.00	
Surplus over all liabilities.....	325,064.98	
Surplus as regards policy holders.....		525,064.98
Total liabilities.....		1,158,785.74

VI.—RISKS AND PREMIUMS.

	Fire risk.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$92,710,043.00	\$1,188,338.56
Written or renewed during the year.....	64,536,263.00	838,880.22
Total.....	157,246,306.00	2,027,218.78
Deduct those expired and marked off as terminated.....	56,642,425.00	780,579.37
In force at the end of the year.....	100,603,881.00	1,246,639.41
Deduct amount reinsured.....	13,438,780.00	190,403.11
Net amount in force Dec. 31, 1910.....	87,165,101.00	1,056,236.30

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$30,558,797.00	\$399,626.48	One-half.....	\$199,813.24
2 years.....1909..	426,074.00	4,075.45	One-fourth.....	1,018.87
.....1910..	469,921.00	4,796.03	Three-fourths.....	3,597.03
3 years.....1908..	10,556,782.00	127,495.83	One-sixth.....	21,249.31
.....1909..	10,750,867.00	125,672.04	One-half.....	62,836.02
.....1910..	12,734,418.00	149,708.10	Five-sixths.....	124,756.75
4 years.....1907..	759,768.00	8,406.55	One-eighth.....	1,050.82
.....1908..	805,052.00	8,708.05	Three-eighths.....	3,265.53
.....1909..	906,224.00	9,310.34	Five-eighths.....	5,818.95
.....1910..	763,999.00	8,237.24	Seven-eighths.....	7,207.55
5 years.....1906..	3,251,948.00	37,508.93	One-tenth.....	3,750.89
.....1907..	3,587,135.00	39,616.11	Three-tenths.....	11,884.83
.....1908..	3,601,475.00	39,924.96	One-half.....	19,962.48
.....1909..	3,722,158.00	44,036.32	Seven-tenths.....	30,825.44
.....1910..	4,264,508.00	49,018.49	Nine-tenths.....	44,116.65
Over 5 years.....	5,975.00	95.38	Pro rata.....	72.97
Total.....	87,165,101.00	1,056,236.30	.....	541,227.33

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$387,250.00
Less \$46,400 risks canceled, and \$42,032 reinsurance in companies authorized in District of Columbia.....	88,432.00
Net risks written.....	298,818.00
Gross premiums received.....	2,341.72
Less \$224.87 returned premiums, and \$265.90 premiums for reinsurance in companies authorized in District of Columbia.....	490.77
Net premiums received.....	1,850.95
Losses paid (deducting salvage).....	253.48
Less losses on risks reinsured in companies authorized in District of Columbia.....	14.56
Net losses paid.....	238.92
Losses incurred.....	454.98
Less losses on risks reinsured in companies authorized in District of Columbia.....	49.97
Net losses incurred.....	405.01

HANOVER FIRE INSURANCE CO., NEW YORK, N. Y.

[Incorporated, 1852; commenced business, 1852. R. Emory Warfield, president; Joseph McCord, secretary. Home office, 34 and 36 Pine Street, New York, N. Y.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$100,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$4,373,619.66

II.—INCOME.

Gross premiums, fire.....	\$3,347,640.85
Deduct gross amount paid for reinsurance, fire, \$480,122.35; return premiums, fire, \$444,292.43.....	924,414.78
Total premiums (other than perpetual).....	2,423,226.07

Gross interest on mortgage loans.....	\$175.00	
Gross interest on bonds and dividends on stocks, less \$1,259.02 accrued interest on bonds acquired during 1910.....	130,337.41	
Gross interest on deposits in trust companies and banks.....	2,999.87	
Gross interest from all other sources.....	201.60	
Gross rents from company's property, including \$18,000 for company's occupancy of its own buildings.....	74,399.45	
Total gross interest and rents.....		\$208,113.33
From agents' balances previously charged off.....		1,033.70
Gross profit on sale or maturity of ledger assets:		
Bonds.....	5,937.50	
Stocks.....	21,413.37	
		27,350.87
Total income.....		2,659,723.97
Sum of both amounts.....		7,033,343.63

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$219,201.73 occurring in previous year), fire.....	\$1,478,304.55	
Deduct amount received for salvage, fire, \$11,473.22; reinsurance, fire, \$213,618.68; discount, fire, \$2,308.53.....	227,400.43	
Net amount paid policy holders for losses.....		1,250,904.12
Expenses of adjustment and settlement of losses.....		92,190.34
Commissions or brokerage.....		490,107.75
Salaries, \$79,772.63, and expenses, \$33,100.86, of special and general agents.....		112,873.49
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....		110,167.05
Rents, including \$18,000 for company's occupancy of its own buildings.....		23,188.29
Advertising, \$14,724.28; printing and stationery, \$17,331.87.....		32,056.15
Postage, telegrams, telephone, and express.....		26,101.29
Legal expenses.....		1,296.76
Furniture and fixtures.....		1,526.63
Maps, including corrections.....		9,952.70
Underwriters' boards and tariff associations.....		24,398.87
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....		17,126.30
Inspection and surveys.....		23,615.28
Repairs and expenses (other than taxes) on real estate.....		28,989.04
Taxes on real estate.....		14,734.70
State taxes on premiums.....		45,397.58
Insurance department licenses and fees.....		16,616.65
All other licenses, fees, and taxes:		
Local State, county, and city taxes.....	\$1,995.35	
Local State, county, and city licenses and fees.....	6,935.74	
United States income tax.....	3,036.47	
		11,967.56
Other disbursements:		
Office expenses and supplies.....		3,425.03
Mercantile agency reports.....		2,300.50
Auditing books.....		1,700.00
Paid stockholders for interest or dividends (amount declared during the year).....		150,000.00
Agents' balances charged off.....		56.45
Gross loss on sale or maturity of ledger assets—bonds.....		1,338.75
Gross decrease, by adjustment, in book value of ledger assets—stocks.....		59.75
Total disbursements.....		2,492,091.03
Balance.....		4,541,252.60

IV.—LEDGER ASSETS.

Book value of real estate.....	\$906,581.06	
Mortgage loans on real estate, first liens.....	3,500.00	
Book value of bonds, \$2,035,002.15, and stocks, \$1,026,894.33.....	3,061,896.48	
Cash in company's office.....	2,461.29	
Deposits in trust companies and banks not on interest.....	17,257.00	
Deposits in trust companies and banks on interest.....	169,197.82	
Agents' balances representing business written subsequent to Oct. 1, 1910.....	374,601.75	
Agents' balances representing business written prior to Oct. 1, 1910.....	5,757.20	
Total ledger assets.....		4,541,252.60

NONLEDGER ASSETS.

Interest accrued on mortgages.....	14.58	
Interest accrued on bonds.....	30,232.97	
Interest due on other assets.....	208.64	
Rents due on company's property or lease.....	213.05	
		30,669.24
Market value of real estate over book value.....		222,891.94
Market value (not including interest) of bonds and stocks over book value.....		13,407.52
Unpaid reinsurance on paid losses.....		18,214.24
Gross assets.....		4,826,435.54

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	5,757.20	
Total admitted assets.....		4,820,678.34

V.—LIABILITIES.

Gross losses adjusted and unpaid.....	\$59,299.68	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	165,899.39	
Gross claims for losses resisted.....	26,735.97	
	251,935.04	
Deduct reinsurance due or accrued.....	39,884.18	
Net amount of unpaid losses and claims.....		\$212,050.86
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$1,519,134.75; unearned premiums (50 per cent).....	759,567.37	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$2,753,277.64; unearned premiums (pro rata).....	1,449,433.55	
Excess of original premiums over amount received for reinsurance, \$604,128, unearned premiums (pro rata).....	1,666.23	
Total unearned premiums as computed above.....		2,210,667.15
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		8,477.79
State, county, and municipal taxes due or accrued.....		45,000.00
Commissions, brokerage, and other charges due or to become due to agents and brokers....		8,459.92
Return premiums, \$6,658.89; reinsurance premiums, \$38,201.87.....		44,860.76
All other liabilities.....		3,082.40
Total amount of all liabilities except capital.....		2,532,598.88
Capital actually paid up in cash.....	\$1,000,000.00	
Surplus over all liabilities.....	1,288,079.46	
Surplus as regards policy holders.....		2,288,079.46
Total liabilities.....		4,820,678.34

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$455,317,383.50	\$4,670,551.10
Written or renewed during the year.....	323,310,886.00	3,347,640.85
Total.....	778,628,269.50	8,018,191.95
Deduct those expired and marked off as terminated.....	300,220,570.04	3,117,532.59
In force at the end of the year.....	478,407,699.46	4,900,659.36
Deduct amount reinsured.....	64,922,850.29	628,246.97
Net amount in force Dec. 31, 1910.....	413,484,849.17	4,272,412.39

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$135,580,461.39	\$1,519,134.75	One-half.....	\$759,567.37
Do.....1910..	136,525.00	1,168.57	All.....	1,168.57
2 years.....1909..	313,850.00	3,231.21	One-fourth.....	807.80
Do.....1910..	271,689.00	2,276.95	Three-fourths.....	1,707.73
3 years.....1908..	63,786,263.34	573,358.37	One-sixth.....	95,559.73
Do.....1909..	67,871,242.75	632,882.11	One-half.....	316,441.05
Do.....1910..	73,775,169.66	681,500.53	Five-sixths.....	567,917.13
Do.....1910..	212,000.00	1,140.11	All.....	1,140.11
4 years.....1907..	406,855.00	3,638.58	One-eighth.....	454.82
Do.....1908..	432,685.00	3,667.78	Three-eighths.....	1,375.42
Do.....1909..	294,200.00	2,672.57	Five-eighths.....	1,670.28
Do.....1910..	166,175.00	1,577.69	Seven-eighths.....	1,380.50
5 years.....1906..	11,248,707.00	134,564.81	One-tenth.....	13,456.48
Do.....1907..	13,044,251.25	151,544.12	Three-tenths.....	45,463.24
Do.....1908..	13,168,595.79	159,257.53	One-half.....	79,628.76
Do.....1909..	15,261,773.49	187,121.71	Seven-tenths.....	130,985.19
Do.....1910..	16,776,897.50	207,807.76	Nine-tenths.....	187,026.98
Do.....1910..	5,000.00	60.00	All.....	60.00
Over 5 years.....	732,508.00	5,807.24	Pro rata.....	3,189.76
Total.....	413,484,849.17	4,272,412.39		2,209,000.92

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$1,132,955.00
Less \$207,000 risks canceled, and \$61,250 reinsurance in companies authorized in District of Columbia.....	268,250.00
Net risks written.....	864,705.00
Gross premiums received.....	6,531.01
Less \$628.40 returned premiums, and \$135.84 premiums for reinsurance in companies authorized in District of Columbia.....	764.24
Net premiums received.....	5,766.77
Net losses paid.....	6,859.93
Net losses incurred.....	11,714.42

HARTFORD FIRE INSURANCE CO., HARTFORD, CONN.

[Incorporated, 1810; commenced business, 1810. Charles E. Chase, president; Fredk. Samson, secretary.
Home office, 125 Trumbull Street, Hartford, Conn.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$2,000,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$22,096,030.16

II.—INCOME.

	Fire.	Marine and inland.	
Gross premiums.....	\$19,415,663.16	\$675,894.51	
Deduct gross amount paid for reinsurance—fire, \$1,746,449.56; marine and inland, \$8,181.39; return premiums—fire, \$2,420,735.09; marine and inland, \$126,502.76.....	4,167,184.65	134,684.15	
Total premiums (other than perpetual).....	15,248,478.51	541,210.36	15,789,688.87
Gross interest on mortgage loans.....		23,599.80	
Gross interest on collateral loans.....		597.42	
Gross interest on bonds and dividends on stocks, less \$19,873.98, accrued interest on bonds acquired during 1910.....		814,998.75	
Gross interest on deposits in trust companies and banks.....		16,809.05	
Gross rents from company's property, including \$22,500 for company's occupancy of its own buildings.....		47,650.39	
Total gross interest and rents.....			903,655.41
Conscience money.....			850.00
Premium on exchange of bonds.....			1,997.50
Rent on property previously sold.....			147.30
Received from reinsuring companies under treaty.....			72,545.23
From agents' balances previously charged off.....			239.56
Gross profit on sale or maturity of ledger assets:			
Real estate.....		28,787.03	
Stocks.....		15,000.00	
			43,787.03
Total income.....			16,812,910.90
Sum of both amounts.....			38,908,941.06

III.—DISBURSEMENTS.

	Fire.	Marine and inland.	
Gross amount paid policy holders for losses (including \$1,450,252.66, occurring in previous year).....	\$9,497,573.51	\$169,220.99	
Deduct amount received for salvage—fire, \$58,104.22; marine and inland, \$4,810.27; reinsurance—fire, \$1,271,353.13; marine and inland, \$8,819.94.....	1,329,457.35	13,630.21	
Net amount paid policy holders for losses.....	8,168,116.16	155,590.78	8,323,706.94
Expenses of adjustment and settlement of losses.....			146,310.76
Commissions or brokerage.....			2,909,587.56
Salaries, \$565,021.82, and expenses, \$281,817.25, of special and general agents.....			846,839.07
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....			632,753.09
Rents, including \$22,500 for company's occupancy of its own buildings.....			101,803.10
Advertising, \$149,204.92; printing and stationery, \$141,311.74.....			290,516.66
Postage, telegrams, telephone, and express.....			141,329.21
Legal expenses.....			12,800.15
Furniture and fixtures.....			20,510.61
Maps, including corrections.....			34,081.67
Underwriters' boards and tariff associations.....			191,741.66
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....			77,695.79
Inspections and surveys.....			58,297.76
Repairs and expenses (other than taxes) on real estate.....			21,055.15
Taxes on real estate.....			11,323.63
State taxes on premiums.....			251,200.08
Insurance department licenses and fees.....			50,402.30

All other licenses, fees, and taxes:			
State tax on capital stock	\$101,000.00		
United States tax (corporation)	17,183.80		
County and municipal taxes and fees	43,245.75		
			\$161,429.55
Interest on reserve held for reinsuring companies			13,134.17
Assessment on Ontario bank stocks			4,116.67
Commercial reports and ratings			9,145.55
Toilet supplies, ice, and water			2,833.79
Insurance of all classes			5,356.44
Paid stockholders for interest or dividends (amount declared during the year)			800,000.00
Agents' balances charged off			7,444.56
Gross loss on sale or maturity of ledger assets:			
Bonds	17,359.01		
Stocks	6,301.99		
			23,661.00
Gross decrease, by adjustment, in book value of ledger assets:			
Real estate	44,196.00		
Bonds	1,997.50		
			46,193.50
Total disbursements			15,195,270.42
Balance			23,713,670.64

IV.—LEDGER ASSETS.

Book value of real estate	\$791,824.16	
Mortgage loans on real estate, first liens	465,166.67	
Loans secured by pledge of bonds, stocks, or other collateral	10,000.00	
Book value of bonds, \$17,468,160.84, and stocks, \$1,351,531.40	18,819,692.24	
Cash in company's office	2,683.82	
Deposits in trust companies and banks not on interest	146,669.04	
Deposits in trust companies and banks on interest	1,067,108.97	
Agents' balances representing business written subsequent to Oct. 1, 1910	2,334,534.15	
Agents' balances representing business written prior to Oct. 1, 1910	72,491.59	
Certificate of treasurer of Cook County, Ill., for balance due on sale of real estate	3,500.00	
Total ledger assets		23,713,670.64

NONLEDGER ASSETS.

Interest accrued on mortgages	4,464.58	
Interest accrued on bonds	234,529.51	
Interest accrued on collateral loans	255.13	
Rents accrued on company's property or lease	1,395.21	
		240,644.43
Market value of real estate over book value		2,275.84
Market value (not including interest) of bonds and stocks over book value		479,535.67
Gross assets		24,436,126.58

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910	72,491.59
Total admitted assets	24,363,634.99

V.—LIABILITIES.

Gross losses adjusted and unpaid (not yet due)	\$500,751.51	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses	974,679.74	
Gross claims for losses resisted	129,238.33	
		1,604,669.58
Deduct reinsurance due or accrued	149,742.99	
Net amount of unpaid losses and claims		1,454,926.59
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$10,873,090.37; unearned premiums (50 per cent)	5,436,545.19	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$15,003,688.48; unearned premiums (pro rata)	8,086,083.03	
Gross premiums (less reinsurance, cash, and bills) received and receivable upon all unexpired inland navigation risks, \$512,028.77; unearned premiums (50 per cent)	256,014.39	
Excess of original premiums over amount received for reinsurance, \$12,196.92; unearned premiums (pro rata)	6,098.46	
Total unearned premiums as computed above		13,784,741.07
State, county, and municipal taxes due or accrued		200,000.00
Total amount of all liabilities except capital		15,439,667.66
Capital actually paid up in cash	2,000,000.00	
Surplus over all liabilities	6,923,967.33	
Surplus as regards policy holders		8,923,967.33
Total liabilities		24,363,634.99

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross pre- miums thereon.	Marine and inland risks.	Gross pre- miums thereon.
In force Dec. 31, 1909.....	\$2,141,140,881.00	\$25,153,111.09	\$7,640,055.00	\$186,970.24
Written or renewed during the year.....	1,701,167,157.00	19,415,663.16	34,399,240.00	675,894.51
Total.....	3,842,308,038.00	44,568,774.25	42,039,295.00	862,864.75
Deduct those expired and marked off as terminated.....	1,516,984,758.00	18,127,091.22	20,205,320.00	350,835.98
In force at the end of the year.....	2,325,323,280.00	26,441,683.03	21,833,975.00	512,028.77
Deduct amount reinsured.....	85,700,263.00	564,904.18		
Net amount in force Dec. 31, 1910.....	2,239,623,017.00	25,876,778.85	21,833,975.00	512,028.77

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$849,625,565.00	\$10,873,090.37	One-half.....	\$5,436,545.19
2 years.....1909..	4,858,141.00	56,875.12	One-fourth.....	14,218.78
.....1910..	6,315,929.00	62,022.35	Three-fourths.....	46,516.77
3 years.....1908..	279,685,020.00	2,855,998.82	One-sixth.....	475,999.80
.....1909..	328,034,717.00	3,371,639.00	One-half.....	1,685,819.50
.....1910..	394,736,541.00	4,032,867.43	Five-sixths.....	3,360,722.85
4 years.....1907..	3,198,425.00	31,857.44	One-eighth.....	3,982.18
.....1908..	3,349,648.00	32,479.76	Three-eighths.....	12,179.91
.....1909..	3,484,822.00	36,605.95	Five-eighths.....	22,878.71
.....1910..	3,194,118.00	35,748.38	Seven-eighths.....	31,279.85
5 years.....1906..	59,380,012.00	761,073.01	One-tenth.....	76,107.30
.....1907..	62,551,933.00	788,659.64	Three-tenths.....	236,597.89
.....1908..	68,869,779.00	840,662.81	One-half.....	420,331.40
.....1909..	77,939,474.00	940,153.95	Seven-tenths.....	658,107.76
.....1910..	94,398,893.00	1,157,044.82	Nine-tenths.....	1,041,340.33
Total.....	2,239,623,017.00	25,876,778.85		13,522,628.22

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

	Fire.	Marine and inland.
Gross risks written.....	\$2,739,955.00	\$90,400.00
Less risks canceled.....	305,200.00	17,400.00
Net risks written.....	2,434,755.00	73,000.00
Gross premiums received.....	17,064.83	1,706.67
Less returned premiums.....	2,096.14	370.26
Net premiums received.....	14,968.69	1,336.41
Net losses paid.....	10,323.80	948.25
Net losses incurred.....	9,615.25	948.25

HAWKEYE & DES MOINES FIRE INSURANCE CO., DES MOINES, IOWA.

[Incorporated 1865; commenced business 1865. H. R. Howell, president; C. S. Hunter, secretary. Home office, South and Grand streets, Des Moines, Iowa.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$200,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$1,560,841.44

II.—INCOME.

Gross premiums, fire.....	\$1,128,326.92
Deduct gross amount paid for reinsurance, fire, \$412,711.91; return premiums, fire, \$188,217.....	600,928.91
Total premiums (other than perpetual).....	527,398.01

Gross interest on mortgage loans.....	\$39,025.89	
Gross interest on collateral loans.....	741.29	
Gross interest on bonds and dividends on stocks.....	14,105.14	
Gross interest on deposits in trust companies and banks.....	2,591.69	
Bills receivable.....	8,465.79	
Gross rents from company's property.....	3,132.10	
Sale contracts.....	3,238.80	
Total gross interest and rents.....		\$71,300.70
Sale of assets (sale contracts).....		123.55
Gross profit on sale or maturity of ledger assets:		
Real estate.....	45,133.92	
Bonds.....	1,670.16	
Stocks.....	1,881.25	
		48,685.33
Total income.....		647,507.59
Sum of both amounts.....		2,208,394.03

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$43,327.18 occurring in previous year), fire.....	\$607,527.61	
Deduct amount received for salvage, fire, \$20; reinsurance, fire, \$98,321.48; discount, fire, \$353.37.....	98,694.85	
Net amount paid policy holders for losses.....		508,832.76
Expenses of adjustment and settlement of losses.....		2,636.33
Commissions or brokerage.....		87,789.55
Salaries, \$30,638.32, and expenses, \$19,520.14, of special and general agents.....		50,158.46
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees..		66,850.69
Rents.....		5,313.50
Advertising, \$7,740.16; printing and stationery, \$3,255.62.....		10,995.78
Postage, telegrams, telephone, and express.....		7,005.58
Legal expenses.....		4,743.11
Furniture and fixtures.....		18,224.78
Maps, including corrections.....		979.78
Underwriters' boards and tariff associations.....		1,007.15
Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses.....		354.48
Inspections and surveys.....		1,417.06
Repairs and expenses (other than taxes) on real estate.....		432.62
Taxes on real estate.....		1,128.34
State taxes on premiums.....		7,883.70
Insurance department licenses and fees.....		2,704.15
All other licenses, fees, and taxes (Polk County taxes).....		3,709.58
Exchange.....		81.55
Repairs.....		19.10
Collateral loan.....		3,247.77
Bills receivable.....		45,378.88
Light.....		207.92
Subscription and dues.....		499.25
Miscellaneous expense.....		5,273.91
Expenses on loans.....		2,466.63
Paid stockholders for interest or dividends (amount declared during the year, \$72,000)....		71,985.00
Agents' balances charged off.....		826.31
Gross loss on sale or maturity of ledger assets—bonds.....		2,871.25
Total disbursements.....		915,024.97
Balance.....		1,293,324.06

IV.—LEDGER ASSETS.

Book value of real estate.....	\$46,186.24	
Mortgage loans on real estate, first liens.....	576,620.16	
Loans secured by pledge of bonds, stocks, or other collateral.....	602.62	
Book value of bonds, \$88,647.82, and stocks, \$72,900.....	161,547.82	
Cash in company's office.....	7,308.63	
Deposits in trust companies and banks on interest.....	113,888.83	
Agents' balances representing business written subsequent to Oct. 1, 1910.....	50,974.20	
Agents' balances representing business written prior to Oct. 1, 1910.....	4,127.77	
Bills receivable, taken for fire risks.....	215,914.32	
Real estate sale contracts.....	115,803.47	
Personal loans.....	350.00	
Total ledger assets.....		1,293,324.06

NONLEDGER ASSETS.

Interest due, \$749.79, and accrued, \$10,559.84, on mortgages.....	\$11,309.63	
Interest accrued on bonds.....	1,837.88	
Interest accrued on sale contracts, etc.....	4,460.09	
Total.....		17,607.60
Due from reinsurance on losses paid previous to Dec. 31, 1910: Capital M. & B. Ins. Co., \$7.77; Monongahela Ins. Co., \$51.21; Consolidated F. & M. Ins. Co., \$276.59; St. Paul F. & M. Ins. Co., \$17.43; Standard Fire Ins. Co., \$55.52; Atlas Ins. Co., \$1.70; State Ins. Co., \$56.....		410.78
Gross assets.....		1,311,342.44

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	\$4,127.77	
Bills receivable, past due, taken for marine, inland, and fire risks.....	20,650.54	
Loans on personal security, indorsed or not	350.00	
Book value of ledger assets over market value:		
Stocks and bonds.....	4,411.80	
Collateral loans.....	602.62	
		\$30,142.73
Total admitted assets.....		1,281,199.71

V.—LIABILITIES.

Gross losses adjusted and unpaid not yet due.....	6,254.08	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	61,344.97	
Gross claims for losses resisted.....	6,900.00	
		74,499.05
Deduct reinsurance due or accrued.....	16,850.80	
Net amount of unpaid losses and claims.....		57,648.25
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$235,975.50, unearned premiums (50 per cent). ..	117,987.75	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$1,806,833.42; unearned premiums (pro rata).....	859,321.42	
Total unearned premiums as computed above.....		977,309.17
Cash dividends remaining unpaid to stockholders.....		15.00
State, county, and municipal taxes due and accrued.....		12,000.00
Commissions, brokerage, and other charges due or to become due to agents and brokers..		1,500.00
Total amount of all liabilities except capital.....		1,048,472.42
Capital actually paid up in cash.....	\$200,000.00	
Surplus over all liabilities.....	32,727.29	
Surplus as regards policy holders.....		232,727.29
Total liabilities.....		1,281,199.71

VI.—RISKS AND PREMIUMS.

	Fire risk.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$135,503,173.00	\$2,603,265.36
Written or renewed during the year.....	64,662,234.00	1,128,326.92
Total.....	200,165,407.00	3,731,592.28
Deduct those expired and marked off as terminated.....	53,434,689.00	983,574.91
In force at the end of the year.....	146,730,718.00	2,748,017.37
Deduct amount reinsured.....	33,792,834.00	705,208.45
Net amount in force Dec. 31, 1910.....	112,937,884.00	2,042,808.92

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less..... 1910..	\$15,206,213.00	\$235,975.50	One-half.....	\$117,987.75
2 years..... 1909..	397,619.00	4,247.38	One-fourth.....	1,061.84
..... 1910..	747,266.00	3,730.03	Three-fourths.....	2,797.50
3 years..... 1908..	7,289,989.00	103,285.35	One-sixth.....	17,214.22
..... 1909..	9,302,404.00	137,868.40	One-half.....	68,934.20
..... 1910..	12,389,154.00	190,563.78	Five-sixths.....	158,803.15
4 years..... 1907..	275,272.00	4,732.84	One-eighth.....	591.60
..... 1908..	267,956.00	4,640.24	Three-eighths.....	1,740.09
..... 1909..	261,357.00	4,607.87	Five-eighths.....	2,879.90
..... 1910..	297,205.00	4,159.38	Seven-eighths.....	3,639.44
5 years..... 1906..	12,814,509.00	268,359.90	One-tenth.....	26,835.99
..... 1907..	15,370,270.00	313,092.26	Three-tenths.....	93,927.66
..... 1908..	16,395,043.00	334,166.40	One-half.....	167,083.20
..... 1909..	15,921,127.00	333,655.68	Seven-tenths.....	233,558.92
..... 1910..	5,518,096.00	81,818.23	Nine-tenths.....	73,636.38
Over 5 years.....	484,404.00	17,905.68	Pro rata.....	6,617.33
Total.....	112,937,884.00	2,042,808.92		977,309.17

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$845,140.00
Less \$9,000 risks canceled and \$2,500 reinsurance in companies authorized in District of Columbia.....	11,500.00
Net risks written.....	33,640.00
Gross premiums received.....	368.52
Less \$80.74 returned premiums and \$19.36 premiums for reinsurance in companies authorized in District of Columbia.....	100.10
Net premiums received.....	268.42

THE HOME INSURANCE CO., NEW YORK, N. Y.

[Incorporated 1853; commenced business 1853. Elbridge G. Snow, president; A. M. Burtis and Charles L. Tuner, secretaries. Home office, 56 Cedar Street, New York, N. Y.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$3,000,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$26,332,229.10

II.—INCOME.

	Fire.	Marine and inland.	
Gross premiums.....	\$17,856,969.38	\$1,027,750.72	
Deduct gross amount paid for reinsurance—Fire, \$3,000,540.06; marine and inland, \$240,382.47; return premiums, fire \$2,285,501.60; marine and inland, \$158,448.97.....	5,286,041.66	399,281.44	
Total premiums (other than perpetual).....	12,570,927.72	628,469.28	13,199,397.00
Gross interest on mortgage loans.....		3,267.58	
Gross interest on bonds and dividends on stocks, less \$17,707.79 accrued interest on bonds acquired during 1910.....		1,040,687.79	
Gross interest on deposits in trust companies and banks.....		19,747.36	
Gross interest from all other sources.....		2,087.95	
Gross rents from company's property, including \$10,000 for company's occupancy of its own buildings.....		171,601.48	
Total gross interest and rents.....			1,237,392.16
Profit and loss account.....			1,509.92
From agents' balances previously charged off.....			1,267.75
Gross profit on sale or maturity of ledger assets:			
Real estate.....		552,357.94	
Bonds.....		19,471.88	
Stocks.....		59,006.79	
			630,836.61
Total income.....			15,070,403.44
Sum of both amounts.....			41,402,632.54

III.—DISBURSEMENTS.

	Fire.	Marine and inland.	
Gross amount paid policy holders for losses (including \$1,063,153.49 occurring in previous year).....	\$6,984,035.24	\$413,477.67	
Deduct amount received for salvage—fire, \$48,105.78; marine and inland, \$14,408.89; reinsurance—fire, \$1,589,365.19; marine and inland, \$110,694.48.....	1,637,470.97	125,103.37	
Net amount paid policy holders for losses.....	5,346,564.27	288,374.30	
Expenses of adjustment and settlement of losses.....			5,634,938.57
Commissions or brokerage.....			129,371.29
Salaries, \$253,765.33, and expenses, \$107,196, of special and general agents.....			2,509,387.17
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....			360,961.33
Rents, including \$10,000 for company's occupancy of its own building.....			412,875.76
Advertising, \$64,485.55; printing and stationery, \$151,022.08.....			127,093.82
Postage, telegrams, telephone, and express.....			215,480.63
Legal expenses.....			103,007.51
Furniture and fixtures.....			3,570.15
Maps, including corrections.....			11,485.28
Underwriters' boards and tariff associations.....			16,513.57
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....			93,044.03
Inspections and surveys.....			36,713.86
Repairs and expenses (other than taxes) on real estate.....			70,014.67
Taxes on real estate.....			39,549.17
State taxes on premiums.....			54,960.04
Insurance department licenses and fees.....			265,151.17
All other licenses, fees, and taxes: United States Government tax.....			39,030.50
Traveling expenses.....			9,697.73
Exchange.....			5,422.69
Lunch for officers and home office employees.....			14,476.76
Incidentals.....			29,075.59
Profit and loss account.....			22,932.08
Paid stockholders for interest or dividends declared during year.....			217.72
Agents' balances charged off.....			900,000.00
			3,006.22

Gross loss on sale or maturity of ledger assets—stocks.....	\$511. 45
Gross decrease, by adjustment, in book value of ledger assets—bonds	33, 715. 00
Total disbursements.....	11, 142, 203. 76
Balance.....	30, 260, 428. 78

IV.—LEDGER ASSETS.

Book value of real estate.....	\$1, 150, 000. 00
Mortgage loans on real estate, first liens.....	48, 300. 00
Book value of bonds, \$13,394,106.33, and stocks, \$10,656,850.46.....	24, 050, 956. 79
Deposits in trust companies and banks not on interest.....	1, 823, 450. 84
Deposits in trust companies and banks on interest.....	1, 000, 000. 00
Agents' balances representing business written subsequent to Oct. 1, 1910....	1, 701, 400. 90
Agents' balances representing business written prior to Oct. 1, 1910.....	93, 088. 90
Bills receivable, taken for fire risks.....	52, 370. 46
Counter and office premiums uncollected.....	340, 860. 89
Total ledger assets.....	30, 260, 428. 78

NONLEDGER ASSETS.

Market value (not including interest) of bonds and stocks over book value.....	63, 944. 21
Gross assets.....	30, 324, 372. 99

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	93, 088. 90
Bills receivable, past due, taken for marine, inland, and fire risks.....	52, 370. 46
	145, 459. 36
Total admitted assets.....	30, 178, 913. 63

V.—LIABILITIES.

Gross losses adjusted and unpaid (not yet due).....	\$223, 432. 15
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	1, 387, 159. 23
Gross claims for losses resisted.....	79, 586. 74
	1, 690, 178. 12
Deduct reinsurance due or accrued.....	521, 862. 38
Net amount of unpaid losses and claims.....	1, 168, 315. 74
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$7,703,890; unearned premiums (50 per cent)....	3, 851, 945. 00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$13,330,302; unearned premiums (pro rata).....	7, 106, 871. 00
Gross premiums (less reinsurance, cash, and bills) received and receivable upon all unexpired inland navigation risks, \$609,454; unearned premiums (100 per cent).....	609, 454. 00
Gross premiums (less reinsurance, cash, and bills) received and receivable upon all unexpired marine risks, \$77,603; unearned premiums (100 per cent).....	77, 603. 00
Total unearned premiums as computed above.....	11, 645, 873. 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	100, 000. 00
State, county, and municipal taxes due or accrued.....	200, 000. 00
Commissions, brokerage, and other charges due or to become due to agents and brokers...	67, 813. 14
Reinsurance premiums.....	167, 298. 57
Reserve as a conflagration surplus.....	1, 500, 000. 00
Total amount of all liabilities except capital.....	14, 849, 300. 45
Capital actually paid up in cash.....	\$3, 000, 000. 00
Surplus over all liabilities.....	12, 329, 613. 18
Surplus as regards policy holders.....	15, 329, 613. 18
Total liabilities.....	30, 178, 913. 63

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.	Marine and inland risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$2, 162, 553, 732. 00	\$21, 120, 079. 00	\$24, 835, 247. 00	\$643, 741. 00
Written or renewed during the year.....	1, 926, 234, 060. 00	17, 856, 969. 38	74, 493, 272. 00	1, 027, 750. 72
Total.....	4, 088, 787, 792. 00	38, 977, 048. 38	99, 328, 519. 00	1, 671, 491. 72
Deduct those expired and marked off as terminated.....	1, 658, 161, 487. 00	15, 371, 265. 38	65, 956, 388. 00	836, 733. 72
In force at the end of the year.....	2, 430, 626, 305. 00	23, 605, 783. 00	33, 372, 131. 00	834, 758. 00
Deduct amount reinsured.....	332, 950, 218. 00	2, 571, 591. 00	5, 796, 822. 00	147, 701. 00
Net amount in force, Dec. 31, 1910....	2, 097, 676, 087. 00	21, 034, 192. 00	27, 575, 309. 00	687, 057. 00

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$786, 165, 652. 00	\$7, 703, 890. 00	One-half.....	\$3, 851, 945. 00
2 years.....1909..	6, 372, 937. 00	42, 917. 00	One-fourth.....	10, 729. 00
.....1910..	4, 344, 466. 00	33, 399. 00	Three-fourths....	25, 049. 00
3 years.....1908..	278, 295, 328. 00	2, 611, 082. 00	One-sixth.....	435, 180. 00
.....1909..	322, 042, 995. 00	3, 109, 634. 00	One-half.....	1, 554, 817. 00
.....1910..	350, 352, 983. 00	3, 412, 182. 00	Five-sixths.....	2, 843, 485. 00
4 years.....1907..	2, 230, 288. 00	23, 160. 00	One-eighth.....	2, 895. 00
.....1908..	3, 180, 846. 00	29, 140. 00	Three-eighths....	10, 928. 00
.....1909..	4, 158, 666. 00	33, 091. 00	Five-eighths.....	20, 682. 00
.....1910..	2, 531, 918. 00	21, 388. 00	Seven-eighths....	18, 715. 00
5 years.....1906..	56, 123, 536. 00	667, 733. 00	One-tenth.....	66, 773. 00
.....1907..	58, 214, 472. 00	677, 406. 00	Three-tenths....	203, 222. 00
.....1908..	63, 351, 676. 00	759, 549. 00	One-half.....	379, 775. 00
.....1909..	73, 522, 311. 00	881, 850. 00	Seven-tenths....	617, 295. 00
.....1910..	84, 132, 169. 00	1, 007, 591. 00	Nine-tenths.....	906, 832. 00
Over 5 years.....	2, 655, 844. 00	20, 180. 00	Pro rata.....	10, 494. 00
Total.....	2, 097, 676, 087. 00	21, 034, 192. 00	.....	10, 958, 816. 00

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

	Fire.	Marine and inland.
Gross risks written.....	\$6, 813, 325. 00	\$64, 500. 00
Less risks canceled.....	613, 200. 00	5, 805. 00
Net risks written.....	6, 200, 125. 00	58, 695. 00
Gross premiums received.....	48, 959. 20	1, 539. 05
Less returned premiums.....	4, 353. 83	155. 63
Net premiums received.....	44, 605. 37	1, 383. 42
Net losses paid.....	9, 198. 31	
Net losses incurred.....	11, 554. 97	

HUMBOLDT FIRE INSURANCE CO., PITTSBURGH, PA.

Incorporated, 1871; commenced business, 1871. A. H. Trimble, president; Edward Heer, secretary.
Home office, 1310 Beaver Avenue, Northside, Pittsburgh, Pa.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$300, 000. 00	
[Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$991, 557. 98	
Increase of paid-up capital during the year.....	100, 000. 00	
Extended at.....		\$1, 091, 557. 98

II.—INCOME.

Gross premiums, fire.....	\$857. 503. 70	
Deduct gross amount paid for reinsurance—fire \$80,739.04; return premiums—fire, \$120,015.53.....	200, 754. 57	
Total premiums (other than perpetual).....		656, 749. 13
Gross interest on mortgage loans.....	44, 889. 33	
Gross interest on collateral loans.....	1, 440. 65	
Gross interest on bonds and dividends on stocks.....	1, 291. 66	
Gross interest on deposits in trust companies and banks.....	1, 123. 14	
Gross interest from all other sources.....	36. 40	
Gross rents from company's property, including \$1,000 for company's occupancy of its own buildings.....	4, 622. 66	
Total gross interest and rents.....		53, 403. 84
Premium on sale of capital stock.....		77, 444. 51
From agents' balances previously charged off.....		276. 16
Gross profit on sale or maturity of ledger assets—real estate.....		582. 02
Total income.....		788, 455. 66
Sum of both amounts.....		1, 880, 013. 64

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$8,717.89, occurring previous year), fire.....	\$300, 355. 20	
Deduct amount received for salvage, fire, \$939.49; reinsurance, fire, \$26,097.03; discount fire, \$483.12.....	27, 519. 64	
Net amount paid policy holders for losses.....		272, 835. 56

Expenses of adjustment and settlement of losses.....	\$4,585.56
Commissions or brokerage.....	185,405.86
Salaries, \$6,050, and expenses, \$5,573.45, of special and general agents.....	11,623.45
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....	27,454.09
Rents, including \$1,000 for company's occupancy of its own buildings.....	2,480.03
Advertising, \$2,677.28; printing and stationery, \$6,275.07.....	8,952.35
Postage, telegrams, telephone, and express.....	5,652.68
Legal expenses.....	1,480.41
Furniture and fixtures.....	1,544.45
Maps, including corrections.....	3,290.28
Underwriters' boards and tariff associations.....	4,537.96
Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses.....	1,898.96
Inspections and surveys.....	1,089.97
Repairs and expenses (other than taxes) on real estate.....	1,628.60
Taxes on real estate.....	725.27
State taxes on premiums.....	9,866.23
Insurance department licenses and fees.....	2,830.20
All other licenses, fees, and taxes—tax on capital stock.....	1,320.00
Paid stockholders for interest or dividends (amount declared during the year).....	32,000.00
Agents' balances charged off.....	2,429.40
Total disbursements.....	583,631.31
Balance.....	1,296,382.33

IV.—LEDGER ASSETS.

Book value of real estate.....	\$388,743.81
Mortgage loans on real estate, first liens.....	928,400.83
Loans secured by pledge of bonds, stocks, or other collateral.....	29,925.00
Book value of bonds, \$29,941.25, and stocks, \$42,584.94.....	72,526.19
Cash in company's office.....	230.65
Deposits in trust companies and banks on interest.....	64,086.10
Agents' balances representing business written subsequent to Oct. 1, 1910.....	103,359.65
Agents' balances representing business written prior to Oct. 1, 1910.....	3,562.26
Bills receivable, taken for fire risks.....	5,107.84
Philadelphia fire underwriters' fund.....	440.00
Total ledger assets.....	1,296,382.33

NONLEDGER ASSETS.

Interest due, \$2,877.57 and accrued, \$13,601.40, on mortgages,.....	16,478.97
Interest due on collateral loans.....	161.15
Rents due on company's property or lease.....	283.00
Losses due from reinsurance companies.....	16,923.12
Gross assets.....	761.05
	1,314,066.50

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	3,562.26
Total admitted assets.....	1,310,504.24

V.—LIABILITIES.

Gross losses adjusted and unpaid (not yet due).....	\$2,416.36
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	63,551.82
Gross claims for losses resisted.....	4,770.16
	70,738.34
Deduct reinsurance due or accrued.....	6,979.81
Net amount of unpaid losses and claims.....	63,758.53
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$359,558.13; unearned premiums (50 per cent).....	179,779.06
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$736,252.91; unearned premiums (pro rata).....	420,304.03
Total unearned premiums as computed above.....	600,083.09
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	1,500.00
State, county, and municipal taxes due or accrued.....	10,000.00
Commissions, brokerage, and other charges due or to become due to agents and brokers.....	5,000.00
Reinsurance premiums.....	2,868.75
Total amount of all liabilities except capital.....	683,210.37
Capital actually paid up in cash.....	\$300,000.00
Surplus over all liabilities.....	327,293.87
Surplus as regards policy holders.....	627,293.87
Total liabilities.....	1,310,504.24

VI.—RISKS AND PREMIUMS.

	Fire risk.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$92,184,226.00	\$947,459.97
Written or renewed during the year.....	82,234,848.00	857,503.70
Total.....	174,419,074.00	1,804,963.67
Deduct those expired and marked off as terminated.....	54,931,174.00	583,634.67
In force at the end of the year.....	119,487,900.00	1,221,329.00
Deduct amount reinsured.....	11,484,399.00	125,517.96
Net amount in force Dec. 31, 1910.....	108,003,501.00	1,095,811.04

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$32,839,160.00	\$359,558.13	One-half.....	\$179,779.06
2 years.....1909..	446,951.00	3,216.44	One-fourth.....	804.11
1910..	754,164.00	5,704.19	Three-fourths.....	4,278.12
3 years.....1908..	15,378,456.00	148,935.81	One-sixth.....	24,822.63
1909..	18,856,184.00	179,566.92	One-half.....	89,783.46
1910..	26,469,735.00	242,823.33	Five-sixths.....	202,352.75
4 years.....1907..	199,293.00	2,108.70	One-eighth.....	263.58
1908..	215,382.00	1,790.78	Three-eighths.....	671.49
1909..	239,361.00	2,076.45	Five-eighths.....	1,297.75
1910..	200,632.00	2,457.08	Seven eighths.....	2,149.91
5 years.....1906..	1,281,748.00	15,350.89	One-tenth.....	1,535.08
1907..	1,443,968.00	18,420.61	Three-tenths.....	5,526.18
1908..	1,779,670.00	22,436.48	One-half.....	11,218.24
1909..	3,071,647.00	35,228.72	Seven-tenths.....	24,660.10
1910..	4,144,368.00	51,488.78	Nine-tenths.....	46,339.90
Over 5 years.....	682,782.00	4,647.73	Pro rata.....	4,600.73
Total.....	108,003,501.00	1,095,811.04		600,083.09

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	Fire. \$480,012.00
Less risks cancelled.....	83,800.00
Net risks written.....	396,212.00
Gross premiums received.....	3,327.17
Less returned premiums.....	612.11
Net premiums received.....	2,715.06
Net losses paid.....	29.00
Net losses incurred.....	29.00

INSURANCE CO. OF NORTH AMERICA, PHILADELPHIA, PA.

[Incorporated 1794; commenced business, 1792. Eugene L. Ellison, president; T. Howard Wright, secretary. Home office, 232 Walnut Street, Philadelphia, Pa.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$4,000,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$13,133,559.12
Increase of paid-up capital during the year.....	1,000,000.00
Extended at.....	\$14,133,559.12

II.—INCOME.

	Fire.	Marine and inland.
Gross premiums.....	\$8,035,342.35	\$4,345,658.02
Deduct gross amount paid for reinsurance—fire, \$776,552.56; marine and inland, \$1,022,877.30; return premiums—fire, \$1,003,193.70; marine and inland, \$587,664.98.....	1,779,746.26	1,610,542.28
Total premiums (other than perpetual).....	6,255,596.09	2,735,115.74
		8,990,711.83

Deposit premiums written on perpetual risks (gross).....		\$11,073.48
Gross interest on mortgage loans.....	\$17,694.21	
Gross interest on bonds and dividends on stocks, less \$10,127.21 accrued interest on bonds acquired during 1910.....	529,743.87	
Gross interest on deposits in trust companies and banks.....	17,742.10	
Gross interest from all other sources.....	692.10	
Gross rents from company's property, including \$10,000 for company's occupancy of its own buildings.....	19,605.19	
Total gross interest and rents.....		585,477.47
Perpetual permits, transfer fees, and earned deposits.....	2,678.69	
Conscience money received.....	75.00	
Profit from sale of unsubscribed shares.....	541.07	
Premium on sale of capital stock paid in to surplus.....	500,000.00	
		503,294.76
From agents' balances previously charged off.....		806.37
Gross profit on sale or maturity of ledger assets:		
Bonds.....	6,390.00	
Stocks.....	46,712.50	
		53,102.50
Total income.....		10,144,466.41
Sum of both amounts.....		24,278,025.53

III.—DISBURSEMENTS.

	Fire.	Marine and inland.	
Gross amount paid policy holders for losses.....	\$3,484,198.76	\$2,394,874.95	
Deduct amount received for salvage—fire, \$35,360.80; marine and inland, \$403,390.06; reinsurance—fire, \$308,251.47; marine and inland, \$502,051.65.....	343,612.27	905,441.71	
Net amount paid policy holders for losses.....	3,140,586.49	1,489,433.24	4,630,019.73
Expenses of adjustment and settlement of losses.....			67,669.97
Commissions or brokerage.....			1,989,793.57
Allowances to local agencies for miscellaneous agency expenses.....			150,291.20
Salaries, \$292,118.66, and expenses, \$90,546.54, of special and general agents.....			382,665.20
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....			182,875.21
Rents, including \$10,000 for company's occupancy of its own buildings.....			40,298.00
Advertising, \$29,508.87; printing and stationery, \$60,349.24.....			89,858.11
Postage, telegrams, telephone, and express.....			54,742.42
Legal expenses.....			11,602.05
Furniture and fixtures.....			15,259.67
Maps, including corrections.....			14,414.67
Underwriters' boards and tariff associations.....			50,208.24
Fire department, fire patrol and salvage crops assessments, fees, taxes, and expenses.....			15,941.20
Inspections and surveys.....			32,315.98
Repairs and expenses (other than taxes) on real estate.....			3,321.71
Taxes on real estate.....			3,860.80
State taxes on premiums.....			158,358.99
Insurance department licenses and fees.....			30,613.43
All other license, fees, and taxes:			
Virginia custody tax.....		\$26.50	
Pennsylvania tax on capital stock.....		18,792.23	
Municipal licenses.....		10,300.03	
United States income tax.....		10,633.66	
			39,752.42
Home-office management expenses.....			16,376.66
Deposit premiums returned.....			21,894.18
Paid stockholders for interest or dividends (amount declared during the year).....			360,000.00
Agents' balances charged off.....			8,371.32
Gross loss on sale or maturity of ledger assets—real estate.....			600.00
Gross decrease, by adjustment, in book value of ledger assets:			
Bonds.....		\$11.25	
Stocks.....		511.02	
			522.27
Total disbursements.....			8,371,627.00
Balance.....			15,906,398.53

IV.—LEDGER ASSETS.

Book value of real estate.....	\$315,380.00	
Mortgage loans on real estate, first liens.....	288,275.00	
Book value of bonds, \$9,949,339.09, and stocks, \$2,505,437.83.....	12,454,776.92	
Cash in company's office.....	1,988.96	
Deposits in trust companies and banks not on interest.....	29,146.42	
Deposits in trust companies and banks on interest.....	1,370,847.57	
Agents' balances, representing business written subsequent to Oct. 1, 1910.....	1,387,794.28	
Agents' balances, representing business written prior to Oct. 1, 1910.....	31,646.24	
Bills receivable, taken for marine and inland risks.....	26,543.14	
Total ledger assets.....		15,906,398.53

NONLEDGER ASSETS.

Interest due, \$310, and accrued, \$2,230.80, on mortgages.....	\$2,540.80	
Interest accrued on bonds.....	66,666.95	
		\$69,207.75
Reinsurance claims on losses paid		35,678.24
Salvage claims		70,500.00
Gross assets.....		16,081,784.52

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	\$31,646.24	
Book value of ledger assets over market value—bonds and stocks.....	9,872.86	
		41,519.10
Total admitted assets.....		16,040,265.42

V.—LIABILITIES.

Gross losses adjusted and unpaid.....	\$106,526.11	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	1,000,212.57	
Gross claims for losses resisted.....	25,396.32	
		1,132,135.00
Deduct reinsurance due or accrued	32,635.00	
Net amount of unpaid losses and claims.....		1,099,500.00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, \$3,707,818.39; unearned premiums (50 per cent)	1,853,909.20	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$7,226,734.43; unearned premiums (pro rata)	3,795,187.80	
Gross premiums (less reinsurance, cash and bills) received and receivable upon all unexpired inland navigation risks, \$872,648.12; unearned premiums (50 per cent)	436,324.06	
Gross premiums (less reinsurance, cash and bills) received and receivable upon all unexpired marine risks, \$567,727.22; unearned premiums (50 and 100 per cent)	293,995.17	
Total unearned premiums as computed above.....		6,379,416.23
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 and 95 per cent of the premium or deposit received		746,438.51
Commission, brokerage, and other charges due or to become due to agents and brokers		80,000.00
Reinsurance premiums.....		22,576.75
Total amount of all liabilities except capital.....		8,327,931.49
Capital actually paid up in cash.....	\$4,000,000.00	
Surplus over all liabilities.....	3,712,333.93	
Surplus as regards policy holders.....		7,712,333.93
Total liabilities.....		16,040,265.42

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.	Marine and inland risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$936,347,416.00	\$11,181,661.40	\$60,405,461.00	\$1,593,293.73
Written or renewed during the year.....	669,836,846.00	8,035,342.35	759,827,134.00	4,345,658.02
Total.....	1,606,184,262.00	19,217,003.75	820,232,595.00	5,938,951.75
Deduct those expired and marked off as terminated.....	597,661,249.00	7,384,897.02	747,906,787.00	4,343,778.24
In force at the end of the year.....	1,008,523,013.00	11,832,106.73	72,325,808.00	1,595,173.51
Deduct amount reinsured	88,634,344.00	897,553.91	5,984,304.00	154,798.17
Net amount in force Dec. 31, 1910...	919,888,669.00	10,934,552.82	66,341,504.00	1,440,375.34

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$262,848,464.00	\$3,707,818.39	One-half.....	\$1,853,909.20
2 years.....1909..	2,049,517.00	22,589.78	One-fourth.....	5,647.44
.....1910..	2,570,971.00	27,923.67	Three-fourths.....	20,942.75
3 years.....1908..	126,658,846.00	1,321,911.81	One-sixth.....	220,318.63
.....1909..	149,301,483.00	1,562,953.06	One-half.....	781,476.53
.....1910..	159,347,074.00	1,640,772.67	Five-sixths.....	1,367,310.56
4 years.....1907..	992,837.00	12,683.39	One-eighth.....	1,585.42
.....1908..	998,710.00	11,439.87	Three-eighths.....	4,289.95
.....1909..	972,050.00	11,804.43	Five-eighths.....	7,377.77
.....1910..	1,060,383.00	12,782.89	Seven-eighths.....	11,185.03
5 years.....1906..	37,113,072.00	451,128.12	One-tenth.....	45,112.81
.....1907..	39,973,986.00	476,778.41	Three-tenths.....	143,033.52
.....1908..	41,514,469.00	504,221.72	One-half.....	252,110.86
.....1909..	45,277,284.00	551,299.05	Seven-tenths.....	385,909.34
.....1910..	47,764,606.00	598,663.82	Nine-tenths.....	538,797.44
Over 5 years.....	1,444,917.00	19,781.74	Pro rata.....	10,089.75
Total.....	919,888,669.00	10,934,552.82	.....	5,649,097.00
Perpetual risk.....	31,883,706.00	823,258.92	90 and 95 per cent.	746,438.51
Grand total.....	951,772,375.00	11,757,811.74	.....	6,396,535.51

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

	Fire.	Marine and inland.
Gross risks written.....	\$4,491,163.00	\$1,006,585.00
Less \$783,638, risks canceled, and \$408,628, reinsurance in companies authorized in District of Columbia.....	1,015,641.00	176,625.00
Net risks written.....	3,475,522.00	829,960.00
Gross premiums received.....	29,871.08	9,407.30
Less \$7,501.04 returned premiums and \$2,738.93 premiums for reinsurance in companies authorized in District of Columbia.....	6,623.75	3,616.22
Net premiums received.....	23,247.33	5,791.08
Losses paid (deducting salvage).....	11,737.68	1,750.84
Less losses on risks reinsured in companies authorized in District of Columbia.....	2,062.95	.....
Net losses paid.....	9,674.73	1,750.84
Losses incurred.....	16,152.67	1,800.84
Less losses on risks reinsured in companies authorized in District of Columbia.....	3,066.47	.....
Net losses incurred.....	13,086.20	1,800.84

JEFFERSON FIRE INSURANCE CO., PHILADELPHIA, PA.

[Incorporated, 1855; commenced business, 1855. Alex. N. Stewart, president; Samuel W. Scott, secretary. Home office, 425 Walnut Street, Philadelphia, Pa.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$250,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$1,193,414.16

II.—INCOME.

	Fire.	Marine and inland.
Gross premiums.....	\$1,146,693.90	\$8,470.28
Deduct gross amount paid for reinsurance—fire, \$167,640.13; marine and inland, \$1,813.95; return premiums—fire, \$221,316.44; marine and inland, \$4,370.50.....	388,956.57	6,184.45
Total premiums (other than perpetual).....	757,737.33	2,285.83
Deposit premiums written on perpetual risks (gross).....	.....	760,023.161
Gross interest on mortgage loans.....	.....	1,188.17
Gross interest on bonds and dividends on stocks, less \$392.27 accrued interest on bonds acquired during 1910.....	.....	268.16
Gross interest on deposits in trust companies and banks.....	.....	37,912.60
Gross rents from company's property, including \$3,000 for company's occupancy of its own buildings.....	.....	566.99
.....	.....	6,699.96
Total gross interest and rents.....	.....	45,447.71

Earned on perpetual policies canceled.....		\$266.38
Gross profit on sale or maturity of ledger assets:		
Bonds.....	\$7,056.17	
Stocks.....	755.00	
		7,811.17
Total income.....		814,736.59
Sum of both amounts.....		2,008,150.75

III.—DISBURSEMENTS.

	Fire.	Marine and inland.	
Gross amount paid policy holders for losses (including \$177,-066.99 occurring in previous year).....	\$719,702.62	\$26,539.26	
Deduct amount received for salvage—fire, \$5,328.12; marine and inland, \$133.19; reinsurance—fire, \$149,168.26; marine and inland, \$827.14.....	154,496.38	960.33	
Net amount paid policy holders for losses.....	565,206.24	25,578.93	
Expenses of adjustment and settlement of losses.....			590,785.17
Commissions or brokerage.....			12,737.32
Allowances to local agencies for miscellaneous agency expenses.....			156,309.07
Salaries, \$7,335, and expenses, \$25,667.43, of special and general agents.....			11,963.45
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....			33,002.43
Rents, including \$3,000 for company's occupancy of its own buildings.....			34,180.79
Advertising, \$2,017.32; printing and stationery, \$5,171.67.....			3,000.00
Postage, telegrams, telephone, and express.....			7,188.99
Legal expenses.....			5,349.31
Furniture and fixtures.....			560.00
Maps, including corrections.....			986.03
Underwriters' boards and tariff associations.....			9,756.86
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....			7,376.32
Inspections and surveys.....			1,412.13
Repairs and expenses (other than taxes) on real estate.....			1,025.35
Taxes on real estate.....			1,117.61
State taxes on premiums.....			816.75
Insurance department licenses and fees.....			20,133.00
Interest paid on collateral loan.....			7,949.05
Award to Hughes & Yates, Atlanta, Ga.....			1,319.69
Deposit premiums returned.....			5,000.00
Paid stockholders for interest or dividends (amount declared during the year).....			1,898.56
Gross loss on sale or maturity of ledger assets—real estate.....			12,500.00
			317.79
Total disbursements.....			926,685.67
Balance.....			1,081,465.08

IV.—LEDGER ASSETS.

Book value of real estate.....	\$58,464.89	
Mortgage loans on real estate, first liens.....	5,000.00	
Book value of bonds, \$762,744.44, and stocks, \$51,325.....	814,069.44	
Cash in company's office.....	2,206.44	
Deposits in trust companies and banks not on interest.....	3,764.52	
Deposits in trust companies and banks on interest.....	77,981.48	
Agents' balances representing business written subsequent to Oct. 1, 1910.....	118,335.72	
Agents' balances representing business written prior to Oct. 1, 1910.....	1,030.09	
Reclaimable on perpetual insurance on company's building.....	612.50	
Total ledger assets.....		1,081,465.08

NONLEDGER ASSETS.

Interest accrued on mortgages.....	62.50	
Interest due, \$1,024, and accrued, \$11,035.01, on bonds.....	12,059.01	
Rents due on company's property or lease.....	100.00	
		12,221.51
Market value of real estate over book value.....		6,535.11
Gross assets.....		1,100,221.70

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	1,030.09	
Book value of ledger assets over market value—bonds and stocks.....	10,989.44	
		12,019.53
Total admitted assets.....		1,088,202.17

V.—LIABILITIES.

Gross losses adjusted and unpaid (due, \$21,624.51; not yet due, \$4,382.90)....	\$26,007.41	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	98,604.46	
		124,611.87
Deduct reinsurance due or accrued.....	35,080.16	
Net amount of unpaid losses and claims.....		89,531.71

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$607,462.35; unearned premiums (50 per cent).	\$303,731.17
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$485,458.28; unearned premiums (pro rata)	247,313.99
Gross premiums (less reinsurance) (cash and bills) received and receivable upon all unexpired inland navigation risks, \$5,882.22; unearned premiums (50 per cent)	2,941.11
Total unearned premiums as computed above	\$553,986.27
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 and 95 per cent of the premium or deposit received	65,015.78
Total amount of all liabilities except capital	708,533.76
Capital actually paid up in cash	\$250,000.00
Surplus over all liabilities	129,668.41
Surplus as regards policyholders	379,668.41
Total liabilities	1,088,202.17

VI.—RISKS AND PREMIUMS.

	Fire risk.	Gross premiums thereon.	Marine and inland risks.	Gross premiums thereon.
In force on Dec. 31, 1909	\$116,355,558.00	\$1,494,408.77	\$167,587.00	\$5,441.33
Written or renewed during the year	94,500,060.00	1,146,693.90	234,796.00	8,407.28
Total	210,855,618.00	2,641,102.67	402,383.00	13,911.61
Deduct those expired and marked off as terminated	100,994,237.00	1,268,700.45	208,079.00	6,141.20
In force at the end of the year	109,861,381.00	1,372,400.22	194,304.00	7,770.41
Deduct amount reinsured	19,201,588.00	279,481.59	68,625.00	1,888.19
Net amount in force Dec. 31, 1910	90,659,793.00	1,092,920.63	125,679.00	5,882.22

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$50,073,021.00	\$607,462.35	One-half.....	\$303,731.17
2 years.....1909..	293,311.00	4,417.90	One-fourth.....	1,104.48
.....1910..	79,043.00	876.39	Three-fourths.....	657.20
3 years.....1908..	11,281,722.00	125,811.70	One-sixth.....	20,968.62
.....1909..	10,053,228.00	127,462.46	One-half.....	13,731.23
.....1910..	12,844,198.00	157,540.99	Five-sixths.....	131,284.16
4 years.....1907..	81,525.00	1,049.08	One-eighth.....	131.13
.....1908..	68,048.00	551.28	Three-eighths.....	206.73
.....1909..	24,581.00	215.87	Five-eighths.....	134.92
.....1910..	28,450.00	258.77	Seven-eighths.....	226.42
5 years.....1906..	1,414,416.00	15,560.74	One-tenth.....	1,556.07
.....1907..	1,326,646.00	20,444.83	Three-tenths.....	6,133.45
.....1908..	1,127,921.00	13,794.02	One-half.....	6,897.01
.....1909..	435,296.00	4,526.29	Seven-tenths.....	3,168.40
.....1910..	1,144,942.00	10,445.98	Nine-tenths.....	9,401.38
Over 5 years.....	383,440.00	2,501.98	Pro rata.....	1,712.70
Total	90,659,793.00	109,220.63		551,045.16
Perpetual risk.....	2,835,890.00	71,738.28		65,015.78
Grand total.....	93,495,683.00	1,164,658.91		616,060.94

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written	\$249,278.00
Less \$89,691 risks canceled, and \$15,950 reinsurance in companies authorized in District of Columbia	105,641.00
Net risks written	143,637.00
Gross premiums received	2,067.44
Less \$667.30 returned premiums, and \$155.68 premiums for reinsurance in companies authorized in District of Columbia	832.98
Net premiums received	1,234.46

Losses paid (deducting salvage).....	\$2,003.71
Less losses on risks reinsured in companies authorized in District of Columbia.....	1.85
Net losses paid.....	2,001.86
Losses incurred.....	2,003.71
Less losses on risks reinsured in companies authorized in District of Columbia.....	1.85
Net losses incurred.....	2,001.86

MARYLAND MOTOR CAR INSURANCE CO., BALTIMORE, MD.

[Incorporated, 1910; commenced business, 1910. J. Purviance Bonsal, president; Peter P. Blanchard secretary. Home office, 407 Keyser Building, Baltimore, Md.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$100,000.00
Extended	\$100,000.00

II.—INCOME.

Gross premiums, fire.....	\$45,335.41
Deduct gross amount paid for reinsurance, fire, \$431.47; return premiums, fire, \$6,510.34.....	6,941.81
Total premiums (other than perpetual).....	38,393.60
Gross interest on bonds and dividends on stocks, less \$968.89 accrued interest on bonds acquired during 1910.....	1,161.61
Surplus from sale of capital stock.....	25,000.00
Total income.....	64,555.21
Sum of both amounts.....	164,555.21

III.—DISBURSEMENTS.

Gross amount paid policyholders for losses, fire.....	\$6,440.37
Deduct amount received for salvage, fire.....	25.00
Not amount paid policyholders for losses.....	6,415.37
Expenses of adjustment and settlement of losses.....	86.35
Commissions or brokerage.....	5,457.53
Salaries, fees and all other charges of officers, directors, trustees, and home-office employees.....	3,561.64
Rents.....	4,500.00
Advertising, \$775.35, printing and stationery, \$2,134.56.....	2,909.91
Postage, telegrams, telephone and express.....	647.93
Legal expenses.....	410.00
Furniture and fixtures.....	554.97
Insurance department licenses and fees.....	1,660.88
Other disbursements:	
Office administration.....	\$263.19
Preliminary expenses.....	320.00
Premium on officers' bonds.....	26.25
Traveling expenses.....	443.89
Commission paid on purchase of investments.....	147.50
Sundry expenses.....	64.93
Total disbursements.....	1,265.76
Balance.....	23,420.34
	141,134.87

IV.—LEDGER ASSETS.

Book value of bonds, \$68,908.75, and stocks, \$22,045.75.....	\$90,954.50
Cash in company's office.....	25.00
Deposits in trust companies and banks not on interest.....	36,377.07
Agents' balances representing business written subsequent to Oct. 1, 1910.....	13,706.30
Agents' balances representing business written prior to Oct. 1, 1910.....	72.00
Total ledger assets.....	141,134.87

NONLEDGER ASSETS.

Interest due and accrued on bonds.....	1,463.75
Gross assets.....	142,598.62

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	72.00
Total admitted assets.....	142,526.62

V.—LIABILITIES.

Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	970.30
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year and less from date of policy, including interest premiums on perpetual fire risks, \$37,418.20; unearned premiums (50 per cent).....	18,709.10

State, county, and municipal taxes due or accrued.....		\$361.71
Commissions, brokerage and other charges due or to become due to agents and brokers....		3,858.30
Total amount of all liabilities except capital.....		23,899.41
Capital actually paid up in cash.....	\$100,000.00	
Surplus over all liabilities.....	18,627.21	
Surplus as regards policyholders.....		118,627.21
Total liabilities.....		142,526.62

VI.—RISKS AND PREMIUMS.

	Fire risk.	Gross premiums thereon.
Written or renewed during the year.....	\$2,356,234.15	\$45,335.41
Deduct those expired and marked off as terminated.....	373,587.50	7,485.74
In force at the end of the year.....	1,982,646.65	37,849.67
Deduct amount reinsured.....	23,800.00	431.47
Net amount in force Dec. 31, 1910.....	1,958,846.65	37,418.20

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
One year or less.....1910..	\$1,958,846.65	\$37,418.20	One-half.....	\$18,709.10

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	Fire. \$386,512.00
Less \$120,047.50, risks canceled, and \$3,000, reinsurance in companies authorized in District of Columbia.....	123,047.50
Net risks written.....	263,464.50
Gross premiums received.....	6,887.62
Less \$1,202.40 returned premiums, and \$49.81 premiums for reinsurance in companies authorized in District of Columbia.....	1,252.21
Net premiums received.....	5,635.41
Net losses paid.....	549.50
Net losses incurred.....	626.55

MASSACHUSETTS FIRE & MARINE INSURANCE CO., BOSTON, MASS.

Incorporated, 1910; commenced business, 1910. Everett C. Benton, president; Walter Adlard, secretary.
Home office, 95 Water Street and 65 Kilby Street, Boston, Mass.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$500,000.00
Extended at.....	\$500,000.00

II.—INCOME.

Gross premiums, fire.....	\$176,635.08
Deduct gross amount paid for reinsurance, fire, \$14,768.84; return premiums, fire, \$13,736.14.....	28,504.98
Total premiums (other than perpetual).....	148,130.10
Gross interest on bonds and dividends on stocks, less \$4,814.14 accrued interest on bonds acquired during 1910.....	9,201.04
Gross interest on deposits in trust companies and banks.....	3,330.33
Gross interest from all other sources.....	.77
Total gross interest.....	12,532.14
From other sources:	
Rent from third and fourth floors of building leased by company.....	350.00
From sale of capital stock at 100 above par.....	500,000.00
Total income.....	661,012.24
Sum of both amounts.....	1,161,012.24

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses, fire.....	\$10,363.13	
Deduct amount received for salvage, fire, \$2,539.56; reinsurance, fire, \$11.07..	2,550.63	
Net amount paid policy holders for losses.....		\$7,812.50
Expenses of adjustment and settlement of losses.....		74.04
Commissions or brokerage.....		34,561.94
Allowances to local agencies for miscellaneous agency expenses.....		745.80
Salaries, \$4,325, and expenses, \$1,668.81, of special and general agents.....		5,993.81
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....		13,219.65
Rents.....		2,011.10
Advertising, \$3,648.49; printing and stationery, \$5,398.51.....		9,047.00
Postage, telegrams, telephone, and express.....		1,249.41
Legal expenses.....		11.96
Furniture and fixtures.....		3,219.58
Maps, including corrections.....		8,117.10
Underwriters' boards and tariff associations.....		16.11
Inspections and surveys.....		450.99
Repairs and expenses (other than taxes) on real estate, leased.....		4,712.06
Insurance department licenses and fees.....		1,849.33
All other licenses, fees, and taxes:		
City license, Kansas City, Mo.....	\$83.70	
City license, St. Louis, Mo.....	100.00	
Filing license.....	.70	
		184.40
Other disbursements:		
Insurance.....	341.09	
Underwriters Protective Association, fire reports.....	100.00	
Special (Best's) reports.....	20.00	
Mercantile agency.....	152.00	
Miscellaneous.....	182.98	
Organization expenses.....	9,000.00	
		9,796.07
Total disbursements.....		103,072.90
Balance.....		1,057,939.34

IV.—LEDGER ASSETS.

Book value of bonds, \$656,094.11, and stocks, \$187,020.13.....	\$843,114.24	
Cash in company's office.....	144.79	
Deposits in trust companies and banks on interest.....	162,574.39	
Agents' balances representing business written subsequent to Oct. 1, 1910....	52,005.92	
Philadelphia Fire Underwriters' Association, deposit.....	100.00	
Total ledger assets.....		1,057,939.34

NONLEDGER ASSETS.

Interest due, \$1,405, and accrued \$4,630.05, on bonds.....	6,035.05	
Interest accrued on other assets.....	154.86	
		6,189.91
Market value (not including interest) of bonds and stocks over book value.....		22,920.68
Gross assets.....		1,087,049.93

DEDUCT ASSETS NOT ADMITTED.

Philadelphia Fire Underwriters' Association, deposit.....	100.00	
Total admitted assets.....		1,086,949.93

V.—LIABILITIES.

Gross losses adjusted and unpaid, not yet due.....	\$5,457.58	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	3,500.00	
		8,957.58
Deduct reinsurance due or accrued.....	421.88	
Net amount of unpaid losses and claims.....		8,535.70
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$92,594.84; unearned premiums (75 per cent)...	69,446.13	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$53,068.53; unearned premiums (pro rata).....	49,611.85	
Total unearned premiums as computed above.....		119,057.98
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		952.21
State, county, and municipal taxes due or accrued.....		1,750.00
Total amount of all liabilities except capital.....		130,295.89
Capital actually paid up in cash.....	500,000.00	
Surplus over all liabilities.....	456,654.04	
Surplus as regards policy holders.....		956,654.04
Total liabilities.....		1,086,949.93

VI.—RISKS AND PREMIUMS.

	Fire risk.	Gross premiums thereon.
Written or renewed during the year.....	\$18,706,559.00	\$176,635.08
Total.....	18,706,559.00	176,635.08
Deduct those expired and marked off as terminated.....	1,998,282.00	16,712.20
In force at the end of the year.....	16,708,277.00	159,922.88
Deduct amount reinsured.....	1,585,246.00	14,259.51
Net amount in force Dec. 31, 1910.....	15,123,031.00	145,663.37

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$9,730,358.00	\$92,594.84	75 per cent.....	\$69,446.13
2 years.....1910..	184,309.00	1,174.44	Seven-eighths.....	1,027.64
3 years.....1910..	2,467,733.00	21,032.89	Eleven-twelfths....	19,280.16
4 years.....1910..	160,588.00	1,127.72	Fifteen-sixteenths..	1,057.24
5 years.....1910..	2,580,043.00	29,733.48	Nineteen-t w e n - tieths.	28,246.81
Total.....	15,123,031.00	145,663.37		119,057.98

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$129,794.00
Less \$4,180, risks canceled, and \$10,000 reinsurance in companies authorized in the District of Columbia.....	14,180.00
Net risks written.....	115,614.00
Gross premiums received.....	1,192.47
Less \$76.89 returned premiums and \$54 premiums for reinsurance in companies authorized in District of Columbia.....	130.89
Net premiums received.....	1,061.58

MILWAUKEE FIRE INSURANCE CO., MILWAUKEE, WIS.

[Incorporated, 1898; commenced business, 1898. William L. Jones, president; Oscar Griebeling, secretary.
Home office, 442 and 444 City Hall Square, Milwaukee, Wis.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$200,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$817,691.97

II.—INCOME.

Gross premiums, fire.....	\$462,484.77
Deduct gross amount paid for reinsurance, fire, \$53,921.47; return premiums, fire, \$66,027.08.....	119,948.55
Total premiums (other than perpetual).....	342,536.22
Gross interest on mortgage loans.....	16,388.24
Gross interest on bonds and dividends on stocks, less \$488.89 accrued interest on bonds acquired during 1910.....	17,543.88
Gross interest on deposits in trust companies and banks.....	446.64
Gross interest from all other sources.....	6.50
Total gross interest.....	34,385.26
From other sources:	
For Milwaukee Mechanics' Insurance Co., general account.....	94.41
For Munich Reinsurance Co., general account.....	1,352.60
For Munich Reinsurance Co., trust company, general account.....	24,954.92
	26,401.93
Gross profit on sale or maturity of ledger assets—bonds.....	175.00
Gross increase, by adjustment, in book of ledger assets—bonds.....	100.00
Total income.....	403,598.41
Sum of both amounts.....	1,221,290.38

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses, fire.....	\$10,363.13	
Deduct amount received for salvage, fire, \$2,539.56; reinsurance, fire, \$11.07..	2,550.63	
Net amount paid policy holders for losses.....		\$7,812.50
Expenses of adjustment and settlement of losses.....		74.04
Commissions or brokerage.....		34,561.94
Allowances to local agencies for miscellaneous agency expenses.....		745.80
Salaries, \$4,325, and expenses, \$1,668.81, of special and general agents.....		5,993.81
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....		13,219.65
Rents.....		2,011.10
Advertising, \$3,648.49; printing and stationery, \$5,398.51.....		9,047.00
Postage, telegrams, telephone, and express.....		1,249.41
Legal expenses.....		11.96
Furniture and fixtures.....		3,219.58
Maps, including corrections.....		8,117.10
Underwriters' boards and tariff associations.....		16.11
Inspections and surveys.....		450.99
Repairs and expenses (other than taxes) on real estate, leased.....		4,712.06
Insurance department licenses and fees.....		1,849.33
All other licenses, fees, and taxes:		
City license, Kansas City, Mo.....	\$83.70	
City license, St. Louis, Mo.....	100.00	
Filing license.....	.70	
		184.40
Other disbursements:		
Insurance.....	341.09	
Underwriters Protective Association, fire reports.....	100.00	
Special (Best's) reports.....	20.00	
Mercantile agency.....	152.00	
Miscellaneous.....	182.98	
Organization expenses.....	9,000.00	
		9,796.07
Total disbursements.....		103,072.90
Balance.....		1,057,939.34

IV.—LEDGER ASSETS.

Book value of bonds, \$656,094.11, and stocks, \$187,020.13.....	\$843,114.24	
Cash in company's office.....	144.79	
Deposits in trust companies and banks on interest.....	162,574.39	
Agents' balances representing business written subsequent to Oct. 1, 1910....	52,005.92	
Philadelphia Fire Underwriters' Association, deposit.....	100.00	
Total ledger assets.....		1,057,939.34

NONLEDGER ASSETS.

Interest due, \$1,405, and accrued \$4,630.05, on bonds.....	6,035.05	
Interest accrued on other assets.....	154.86	
		6,189.91
Market value (not including interest) of bonds and stocks over book value.....		22,920.68
Gross assets.....		1,087,049.93

DEDUCT ASSETS NOT ADMITTED.

Philadelphia Fire Underwriters' Association, deposit.....	100.00	
Total admitted assets.....		1,086,949.93

V.—LIABILITIES.

Gross losses adjusted and unpaid, not yet due.....	\$5,457.58	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	3,500.00	
		8,957.58
Deduct reinsurance due or accrued.....	421.88	
Net amount of unpaid losses and claims.....		8,535.70
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$92,594.84; unearned premiums (75 per cent)....	69,446.13	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$53,068.53; unearned premiums (pro rata).....	49,611.85	
Total unearned premiums as computed above.....		119,057.98
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		952.21
State, county, and municipal taxes due or accrued.....		1,750.00
Total amount of all liabilities except capital.....		130,295.89
Capital actually paid up in cash.....	500,000.00	
Surplus over all liabilities.....	456,654.04	
Surplus as regards policy holders.....		956,654.04
Total liabilities.....		1,086,949.93

VI.—RISKS AND PREMIUMS.

	Fire risk.	Gross premiums thereon.
Written or renewed during the year.....	\$18,706,559.00	\$176,635.08
Total.....	18,706,559.00	176,635.08
Deduct those expired and marked off as terminated.....	1,998,282.00	16,712.20
In force at the end of the year.....	16,708,277.00	159,922.88
Deduct amount reinsured.....	1,585,246.00	14,259.51
Net amount in force Dec. 31, 1910.....	15,123,031.00	145,663.37

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$9,730,358.00	\$92,594.84	75 per cent.....	\$69,446.13
2 years.....1910..	184,309.00	1,174.44	Seven-eighths.....	1,027.64
3 years.....1910..	2,467,733.00	21,032.89	Eleven-twelfths...	19,280.16
4 years.....1910..	160,588.00	1,127.72	Fifteen-sixteenths.	1,057.24
5 years.....1910..	2,580,043.00	29,733.48	Nineteen-twen-tieths.	28,246.81
Total.....	15,123,031.00	145,663.37		119,057.98

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$129,794.00
Less \$4,180, risks canceled, and \$10,000 reinsurance in companies authorized in the District of Columbia.....	14,180.00
Net risks written.....	115,614.00
Gross premiums received.....	1,192.47
Less \$76.89 returned premiums and \$54 premiums for reinsurance in companies authorized in District of Columbia.....	130.89
Net premiums received.....	1,061.58

MILWAUKEE FIRE INSURANCE CO., MILWAUKEE, WIS.

[Incorporated, 1898; commenced business, 1898. William L. Jones, president; Oscar Griebeling, secretary. Home office, 442 and 444 City Hall Square, Milwaukee, Wis.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$200,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$817,691.97

II.—INCOME.

Gross premiums, fire.....	\$462,484.77
Deduct gross amount paid for reinsurance, fire, \$53,921.47; return premiums, fire, \$66,027.08.....	119,948.55
Total premiums (other than perpetual).....	342,536.22
Gross interest on mortgage loans.....	16,388.24
Gross interest on bonds and dividends on stocks, less \$488.89 accrued interest on bonds acquired during 1910.....	17,543.88
Gross interest on deposits in trust companies and banks.....	446.64
Gross interest from all other sources.....	6.50
Total gross interest.....	34,385.26
From other sources:	
For Milwaukee Mechanics' Insurance Co., general account.....	94.41
For Munich Reinsurance Co., general account.....	1,352.60
For Munich Reinsurance Co., trust company, general account.....	24,954.92
	26,401.93
Gross profit on sale or maturity of ledger assets—bonds.....	175.00
Gross increase, by adjustment, in book of ledger assets—bonds.....	100.00
Total income.....	403,598.41
Sum of both amounts.....	1,221,290.38

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$25,014.19 occurring in previous year), fire.....	\$188,503.46	
Deduct amount received for salvage, fire, \$1,805.77; reinsurance, fire, \$30,655.79; discount, fire, \$333.14.....	32,794.70	
Net amount paid policy holders for losses.....		\$155,708.76
Expenses of adjustment and settlement of losses.....		3,578.17
Commissions or brokerage.....		92,613.63
Salaries, \$8,295, and expenses, \$6,276.11, of special and general agents.....		14,571.11
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees..		15,415.08
Rents.....		720.00
Advertising, \$935.59; printing and stationery, \$2,145.39.....		3,080.98
Postage, telegrams, telephone, and express.....		3,642.06
Legal expenses.....		316.59
Furniture and fixtures.....		156.98
Maps, including corrections.....		407.09
Underwriters' boards and tariff associations.....		1,455.48
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....		4,262.16
Inspections and surveys.....		803.97
State taxes on premiums.....		9,323.57
Insurance department licenses and fees.....		3,559.50
All other licenses, fees, and taxes:		
State licenses.....	\$614.40	
Municipal licenses.....	663.82	
Municipal taxes.....	251.79	
United States corporation tax.....	553.69	
		2,083.70
Other disbursements:		
Auditing.....	423.99	
Gifts and donations.....	40.75	
Meals for clerks and agents.....	127.28	
Exchange.....	131.49	
Mercantile and fire record agencies.....	166.00	
Subscriptions to newspapers.....	3.79	
Surety bonds.....	102.50	
Cleaning office, towels and water.....	96.60	
Interest paid Munich Reinsurance Co. on trust fund.....	905.31	
		1,997.71
Paid stockholders for interest or dividends (amount declared during the year).....		24,000.00
Paid reinsurance company on account.....		23,336.76
Agents' balances charged off.....		247.48
Gross decrease, by adjustment, in book value of ledger assets—bonds.....		6,263.10
Total disbursements.....		367,543.88
Balance.....		853,746.50

IV.—LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$342,950.00	
Book value of bonds, \$414,111.70, and stocks, \$13,400.....	427,511.70	
Cash in company's office.....	2,768.67	
Deposits in trust companies and banks on interest.....	33,522.99	
Agents' balances representing business written subsequent to Oct. 1, 1910....	46,236.36	
Agents' balances representing business written prior to Oct. 1, 1910.....	656.78	
Other ledger assets—Deposit Milwaukee Board of Fire Underwriters.....	100.00	
Total ledger assets.....		853,746.50

NONLEDGER ASSETS.

Interest accrued on mortgages.....	3,411.09	
Interest accrued on bonds.....	3,553.33	
		6,964.42
Gross assets.....		860,710.92

DEDUCT ASSETS NOT ADMITTED.

Agents' balances representing business written prior to Oct. 1, 1910.....	656.78	
Total admitted assets.....		860,054.14

V.—LIABILITIES.

Gross losses adjusted and unpaid not yet due.....	\$4,573.92	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	19,174.32	
Gross claims for losses resisted.....	6,246.87	
Deduct reinsurance due or accrued.....	29,995.11	
	3,799.17	
Net amount of unpaid losses and claims.....		26,195.94
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$192,741.15; unearned premiums (50 per cent).....	96,370.57	

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$479,516.77; unearned premiums (pro rata).....	\$252,025.08	
Total unearned premiums as computed above.....		\$348,395.65
Reserved for State, county, and municipal taxes due or accrued and other contingencies...		30,000.00
All other liabilities:		
Milwaukee Mechanics' Insurance Co., general account.....		94.41
Munich Reinsurance Co., general account.....		1,352.60
Munich Reinsurance Co., trust fund.....		24,954.92
Total amount of all liabilities except capital.....		430,993.52
Capital actually paid up in cash.....	\$200,000.00	
Surplus over all liabilities.....	229,060.62	
Surplus as regards policy holders.....		429,060.62
Total liabilities.....		860,054.14

VI.—RISKS AND PREMIUMS.

	Fire risk.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$69,466,999.00	\$738,309.60
Written or renewed during the year.....	43,142,752.00	462,484.77
Total.....	112,609,751.00	1,200,794.37
Deduct those expired and marked off as terminated.....	40,175,278.00	443,051.64
In force at the end of the year.....	72,434,473.00	757,742.73
Deduct amount reinsured.....	7,408,476.00	85,484.81
Net amount in force Dec. 31, 1910.....	65,025,997.00	672,257.92

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$16,552,189.00	\$192,741.15	One-half.....	\$96,370.57
3 years.....1908..	11,791,149.00	109,419.23	One-sixth.....	18,236.54
1909..	12,868,500.00	121,142.51	One-half.....	60,571.26
1910..	14,803,691.00	133,957.53	Five-sixths.....	111,631.28
5 years.....1906..	1,298,367.00	17,915.01	One-tenth.....	1,791.50
1907..	1,805,036.00	23,351.38	Three-tenths.....	7,005.42
1908..	1,726,408.00	21,399.10	One-half.....	10,699.55
1909..	1,939,895.00	25,046.40	Seven-tenths.....	17,532.48
1910..	2,240,762.00	27,285.61	Nine-tenths.....	24,557.05
Total.....	65,025,997.00	672,257.92		348,395.65

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$108,041.00
Less risks canceled.....	16,000.00
Net risks written.....	92,041.00
Gross premiums received.....	842.46
Less returned premiums.....	101.30
Net premiums received.....	741.16
Losses paid (deducting salvage).....	1,181.82
Net losses incurred.....	1,181.82

MILWAUKEE MECHANICS' INSURANCE CO., MILWAUKEE, WIS.

[Incorporated, 1852; commenced business, 1852. William L. Jones, president; Oscar Griebing, secretary. Home office, 442 and 445 City Hall Square, Milwaukee, Wis.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$500,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$3,220,546.45

II.—INCOME.

Gross premiums, fire.....	\$2,242,126.63	
Deduct gross amount paid for reinsurance, fire, \$272,607.20; return premiums, fire, \$360,761.44.....	633,368.64	
Total premiums (other than perpetual).....		\$1,608,757.99
Gross interest on mortgage loans.....	61,203.60	
Gross interest on collateral loans.....	1,848.00	
Gross interest on bonds and dividends on stocks, less \$1,570.33 accrued interest on bonds acquired during 1910.....	66,954.80	
Gross interest on deposits in trust companies and banks.....	1,091.89	
Gross interest from all other sources.....	12.95	
Gross rents from company's property, including \$2,500 for company's occupancy of its own buildings.....	3,896.00	
Total gross interest and rents.....		135,007.24
Conscience fund.....	50.00	
Reinsurance company, on general account.....	18,886.54	
Reinsurance company, for trust-fund account.....	120,609.56	
		139,546.10
Gross profit on sale or maturity of ledger assets—bonds.....		900.00
Gross increase, by adjustment, in book of ledger assets—bonds.....		442.50
Total income.....		1,884,653.83
Sum of both amounts.....		5,105,200.28

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$143,045.68 occurring in previous year), fire.....	\$875,856.07	
Deduct amount received for salvage, fire, \$6,341.97; reinsurance, fire, \$139,750.92.....	147,793.60	
Net amount paid policy holders for losses.....		728,062.47
Expenses of adjustment and settlement of losses.....		9,985.29
Commissions or brokerage.....		418,785.24
Salaries, \$57,062.20, and expenses, \$37,512.30, of special and general agents.....		94,574.50
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....		69,274.57
Rents, including \$2,500 for company's occupancy of its own buildings.....		5,015.00
Advertising, \$2,009.24; printing and stationery, \$10,420.59.....		12,429.83
Postage, telegrams, telephone, and express.....		15,156.03
Legal expenses.....		3,852.04
Furniture and fixtures.....		1,126.85
Maps, including corrections.....		5,818.22
Underwriters' boards and tariff associations.....		2,073.34
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....		11,049.36
Inspections and surveys.....		10,393.57
Repairs and expenses (other than taxes) on real estate.....		1,384.80
Taxes on real estate.....		1,473.16
State taxes on premiums.....		44,999.04
Insurance department licenses and fees.....		13,099.82
State licenses.....	1,738.67	
Municipal taxes.....	2,062.13	
Municipal licenses.....	5,544.50	
United States corporation tax.....	1,246.87	
		10,592.17
Expense on securities.....		188.76
Exchange.....		2,902.61
Heating, lighting and cleaning office, water and ice.....		2,371.84
Auditing.....		847.95
Interest paid reinsurance company on reserve fund.....		4,833.79
Insurance premiums on furniture and fixtures.....		296.00
Newspaper subscriptions, \$162.10; mercantile agencies, \$1,225.....		1,387.10
Surety bonds, \$725.03; gifts and donations, \$125.75; entertaining agents, \$334.82.....		1,185.60
Meals for clerks, \$226.45; funeral expenses, \$23.....		249.45
Paid stockholders for interest or dividends (amount declared during the year).....		90,000.00
Paid reinsurance company on account.....		141,152.59
Agents' balances charged off.....		119.59
Gross decrease, by adjustment, in book value of ledger assets:		
Bonds.....	\$34,257.02	
Stocks.....	2,040.00	
		36,297.02
Total disbursements.....		1,740,977.00
Balance.....		3,364,222.68

IV.—LEDGER ASSETS.

Book value of real estate.....	\$55,250.00	
Mortgage loans on real estate, first liens.....	1,358,145.00	
Loans secured by pledge of bonds, stocks, or other collateral.....	10,750.00	
Book value of bonds, \$1,545,659.41, and stocks, \$36,896.....	1,582,555.41	
Cash in company's office.....	10,266.71	
Deposits in trust companies and banks on interest.....	101,929.00	
Agents' balances representing business written subsequent to Oct. 1, 1910.....	243,362.70	
Agents' balances representing business written prior to Oct. 1, 1910.....	1,863.86	
Deposit Milwaukee Board of Fire Underwriters.....	100.00	
Total ledger assets.....		3,364,222.68

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$20,986.18	
Interest due and accrued on bonds.....	16,913.13	
Interest due and accrued on collateral loans.....	174.08	
		\$38,073.39
Gross assets.....		3,402,296.07

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	1,863.86
Total admitted assets.....	3,400,432.21

V.—LIABILITIES.

Gross losses adjusted and unpaid (not yet due).....	\$27,276.83	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	92,138.19	
Gross claims for losses resisted.....	10,408.74	
	129,823.76	
Deduct reinsurance due or accrued.....	23,312.98	
Net amount of unpaid losses and claims.....		106,510.78
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$824,588.70; unearned premiums (50 per cent).....	412,294.35	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$2,533,500; unearned premiums (pro rata).....	1,343,661.40	
Total unearned premiums as computed above.....		1,755,955.75
State, county, and municipal taxes due or accrued.....		100,000.00
Due Milwaukee Fire Insurance Co., \$116.29; Munich Reinsurance Co., \$18,770.25.....		18,886.54
Trust fund of Munich Reinsurance Co.....		120,609.56
Total amount of all liabilities except capital.....		2,101,962.63
Capital actually paid up in cash.....	\$500,000.00	
Surplus over all liabilities.....	798,469.58	
Surplus as regards policy holders.....		1,298,469.58
Total liabilities.....		3,400,432.21

VI.—RISKS AND PREMIUMS.

	Fire risk.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$316,145,275.00	\$3,614,423.04
Written or renewed during the year.....	192,072,658.00	2,242,126.63
Total.....	508,217,933.00	5,856,549.67
Deduct those expired and marked off as terminated.....	168,743,403.00	2,045,189.70
In force at the end of the year.....	339,474,530.00	3,811,359.97
Deduct amount reinsured.....	35,159,550.00	453,271.14
Net amount in force Dec. 31, 1910.....	304,314,980.00	3,358,088.83

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....				
3 years.....				
5 years.....				
1910.....	\$62,983,897.00	\$824,588.70	One-half.....	\$412,294.35
1908.....	52,186,097.00	517,871.87	One-sixth.....	86,311.98
1909.....	62,684,299.00	610,235.57	One-half.....	305,117.78
1910.....	66,417,724.00	643,654.14	Five-sixths.....	536,378.45
1906.....	8,502,827.00	118,742.27	One-tenth.....	11,874.22
1907.....	10,605,313.00	137,686.24	Three-tenths.....	41,305.87
1908.....	11,402,881.00	143,407.76	One-half.....	71,703.88
1909.....	13,816,761.00	173,714.17	Seven-tenths.....	121,599.92
1910.....	15,715,181.00	188,188.11	Nine-tenths.....	169,369.30
Total.....	304,314,980.00	3,358,088.83		1,755,955.75

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$513,775.00
Less \$66,000 risks canceled and \$16,166 reinsurance in companies authorized in District of Columbia.....	82,166.00
Net risks written.....	431,609.00
Gross premiums received.....	3,360.56
Less \$289.39 returned premiums and \$149.31 premiums for reinsurance in companies authorized in District of Columbia.....	438.70
Net premiums received.....	2,921.86
Losses paid (deducting salvage).....	4,023.44
Less losses on risks reinsured in companies authorized in District of Columbia.....	62.54
Net losses paid.....	3,960.90
Losses incurred.....	4,023.44
Less losses on risks reinsured in companies authorized in District of Columbia.....	62.54
Net losses incurred.....	3,960.90

NATIONAL-BEN FRANKLIN FIRE INSURANCE CO., PITTSBURGH, PA.

[Incorporated, 1910; commenced business, 1911. Samuel McKnight, president; H. M. Schmitt, secretary. Home office, 120-122 West Ohio Street, Northside, Pittsburgh, Pa.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$700,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$2,684,089.40
Increase of paid-up capital during the year.....	300,000.00
Extended at.....	\$2,984,089.40

II.—INCOME.

Gross premiums, fire.....	\$1,781,033.63
Deduct gross amount paid for reinsurance, fire, \$120,431; return premiums, fire, \$283,510.52.....	403,941.52
Total premiums (other than perpetual).....	1,377,092.11
Gross interest on mortgage loans.....	122,597.98
Gross interest on collateral loans.....	5,732.31
Gross interest on bonds and dividends on stocks.....	395.00
Gross interest on deposits in trust companies and banks.....	1,677.60
Gross interest from all other sources.....	72.47
Gross rents from company's property, including \$3,000 for company's occupancy of its own buildings.....	4,897.00
Total gross interest and rents.....	135,372.36
From other sources:	
Premium on sale of new stock.....	125,000.00
Refund on overpaid dividends.....	155.50
Premiums collected for other companies not yet turned over.....	3,440.21
	128,595.71
From agents' balances previously charged off.....	616.49
Gross profit on sale or maturity of ledger assets—real estate.....	300.00
Total income.....	1,641,976.67
Sum of both amounts.....	4,626,066.07

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$97,421.53 occurring in previous year) fire.....	\$694,022.58
Deduct amount received for salvage, fire, \$4,900.30; reinsurance, fire, \$47,048.05.....	51,948.35
Net amount paid policy holders for losses.....	642,074.23
Expenses of adjustment and settlement of losses.....	10,977.87
Commissions or brokerage.....	402,040.68
Allowances to local agencies for miscellaneous agency expenses.....	22,814.39
Salaries, \$13,854.96, and expenses, \$9,802.01, of special and general agents.....	23,656.97
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....	53,439.11
Rents, including \$3,000 for company's occupancy of its own buildings.....	7,325.00
Advertising, \$3,900.39; printing and stationery, \$7,409.91.....	11,310.30
Postage, telegrams, telephone, and express.....	3,321.08
Legal expenses.....	1,692.72
Furniture and fixtures.....	803.47
Maps, including corrections.....	2,063.71
Underwriters' boards and tariff associations.....	10,110.49
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....	8,034.99
Inspections and surveys.....	2,275.52
Repairs and expenses (other than taxes) on real estate.....	1,199.53
Taxes on real estate.....	1,877.41
State taxes on premiums.....	16,473.09
Insurance department licenses and fees.....	7,501.60
All other licenses, fees, and taxes—corporation tax.....	12,203.55

Other disbursements:		
Miscellaneous home office expense.....	\$1,853.69	
Interest on borrowed money.....	194.26	
Stock dividend issued.....	175,000.00	
		\$177,047.95
Paid stockholders for interest or dividends (amount declared during the year, \$112,000)....		112,536.00
Agents' balances charged off.....		82.43
Gross loss on sale or maturity of ledger assets:		
Real estate.....	\$348.77	
Bonds.....	185.50	
Mortgage paid.....	100.00	
		634.27
Total disbursements.....		1,531,496.36
Balance.....		3,094,569.71

IV.—LEDGER ASSETS.

Book value of real estate.....	\$104,728.99	
Mortgage loans on real estate, first liens.....	2,260,273.10	
Loans secured by pledge of bonds, stocks, or other collateral.....	138,793.00	
Book value of stocks.....	3,879.00	
Cash in company's office.....	16,585.00	
Deposits in trust companies and banks on interest.....	367,289.18	
Agents' balances representing business written subsequent to Oct. 1, 1910....	191,036.12	
Agents' balances representing business written prior to Oct. 1, 1910.....	11,785.32	
Other ledger assets—deposit Philadelphia Underwriters' Association.....	200.00	
Total ledger assets.....		3,094,569.71

NONLEDGER ASSETS.

Interest due, \$11,301.95, and accrued, \$33,106.79, on mortgages.....	44,408.74	
Interest due, \$2,649.98, and accrued, \$668.27, on collateral loans.....	3,318.25	
		47,726.99
Market value (not including interest) of bonds and stocks over book value.....		421.00
Gross assets.....		3,142,717.70

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	11,785.32	
Total admitted assets.....		3,130,932.38

V.—LIABILITIES.

Gross losses adjusted and unpaid, not yet due.....	\$38,014.22	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	91,910.66	
Gross claims for losses resisted.....	11,157.60	
	141,082.48	
Deduct reinsurance due or accrued.....	9,002.54	
Net amount of unpaid losses and claims.....		132,079.94
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$711,878.03; unearned premiums (50 per cent).....	355,939.02	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$1,803,244.43; unearned premiums (pro rata).....	987,219.79	
Total unearned premiums as computed above.....		1,343,158.81
Cash dividends remaining unpaid to stockholders.....		473.00
State, county, and municipal taxes due or accrued.....		17,379.26
Commissions, brokerage, and other charges due or to become due to agents and brokers...		740.00
Due other companies.....		3,440.21
Total amount of all liabilities except capital.....		1,497,271.22
Capital actually paid up in cash.....	\$1,000,000.00	
Surplus over all liabilities.....	633,661.16	
Surplus as regards policy holders.....		1,633,661.16
Total liabilities.....		3,130,932.38

VI.—RISKS AND PREMIUMS.

	Fire risk.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$230,336,873.00	\$2,411,494.61
Written or renewed during the year.....	172,296,694.00	1,781,033.63
Total.....	402,633,567.00	4,192,528.24
Deduct those expired and marked off as terminated.....	135,256,175.00	1,480,039.58
In force at the end of the year.....	267,377,392.00	2,712,488.66
Deduct amount reinsured.....	18,788,939.00	197,366.20
Net amount in force Dec. 31, 1910.....	248,588,453.00	2,515,122.46

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$62,762,656.00	\$711,878.03	One-half.....	\$355,939.02
2 years.....1909..	823,832.00	7,898.64	One-fourth.....	1,974.66
.....1910..	963,865.00	9,147.06	Three-fourths.....	6,860.29
3 years.....1908..	40,284,577.00	377,264.49	One-sixth.....	62,877.41
.....1909..	47,746,854.00	432,874.49	One-half.....	216,437.24
.....1910..	59,578,055.00	519,436.99	Five-sixths.....	432,864.16
4 years.....1907..	198,343.00	1,989.66	One-eighth.....	248.71
.....1908..	266,553.00	2,830.68	Three-eighths.....	1,061.51
.....1909..	215,439.00	2,671.52	Five-eighths.....	1,669.70
.....1910..	202,249.00	2,543.41	Seven-eighths.....	2,225.48
5 years.....1906..	2,379,743.00	44,643.13	One-tenth.....	4,464.31
.....1907..	6,359,384.00	79,800.03	Three-tenths.....	23,940.00
.....1908..	7,529,990.00	89,009.32	One-half.....	44,504.65
.....1909..	8,786,083.00	108,648.97	Seven-tenths.....	76,054.24
.....1910..	10,063,473.00	121,932.44	Nine-tenths.....	109,739.19
Over 5 years.....	427,357.00	2,553.60	Pro rata.....	2,298.24
Total.....	248,588,453.00	2,515,122.46		1,343,158.81

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$262,900.00
Less risks canceled.....	50,390.00
Net risks written.....	212,510.00
Gross premiums received.....	2,214.85
Less returned premiums.....	525.29
Net premiums received.....	1,689.56
Losses paid (deducting salvage).....	2,975.62
Less losses on risks reinsured in companies authorized in District of Columbia.....	380.72
Net losses paid.....	2,594.90
Losses incurred.....	3,095.62
Less losses on risks reinsured in companies authorized in District of Columbia.....	380.72
Net losses incurred.....	2,714.90

NATIONAL FIRE INSURANCE CO., HARTFORD, CONN.

[Incorporated, 1869; commenced business, 1871. James Nichols, president; B. R. Stillman, secretary.
Home office, 95 Pearl Street, Hartford, Conn.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$1,000,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$8,900,792.45

II.—INCOME.

Gross premiums, fire.....	\$10,635,098.26
Deduct gross amount paid for reinsurance, fire, \$2,297,181.97; return premiums, fire, \$1,199,857.61.....	3,497,039.58
Total premiums (other than perpetual).....	7,138,058.68

Gross interest on mortgage loans.....	\$24,785.18	
Gross interest on bonds and dividends on stocks, less \$11,138.80, accrued interest on bonds acquired during 1910.....	323,436.10	
Gross interest on deposits in trust companies and banks.....	8,378.24	
Gross interest from all other sources.....	740.48	
Gross rents from company's property, including \$15,000 for company's occupancy of its own buildings.....	28,765.09	
Total gross interest and rents.....		\$386,105.09
Conscience fund.....		10.00
From agents' balances previously charged off.....		755.13
Gross profit on sale or maturity of ledger assets:		
Real estate.....	2,188.48	
Bonds.....	8,023.77	
Stocks.....	2,000.11	
		12,212.36
Total income.....		7,537,141.26
Sum of both amounts.....		16,437,933.71

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$361,844.56 occurring in previous year).....	\$4,311,928.92	
Deduct amount received for salvage, fire, \$40,317.53; reinsurance, fire, \$1,264,173.62.....	1,304,491.15	
Net amount paid policy holders for losses.....		3,007,437.77
Expenses of adjustment and settlement of losses.....		34,711.89
Commissions or brokerage.....		1,270,016.09
Allowances to local agencies for miscellaneous agency expenses.....		6,757.54
Salaries, \$411,042.36, and expenses, \$181,002.72, of special and general agents.....		592,045.08
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....		154,322.32
Rents, including \$15,000, for company's occupancy of its own buildings.....		33,935.53
Advertising, \$20,754.12; printing and stationery, \$37,582.85.....		58,336.97
Postage, telegrams, telephone, and express.....		61,300.03
Legal expenses.....		9,442.41
Furniture and fixtures.....		42,209.04
Maps, including corrections.....		14,170.80
Underwriters' boards and tariff associations.....		74,525.99
Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses.....		48,803.13
Inspections and surveys.....		14,582.79
Repairs and expenses (other than taxes) on real estate.....		7,460.67
Taxes on real estate.....		5,895.66
State taxes on premiums.....		127,710.75
Insurance department licenses and fees.....		20,761.78
All other licenses, fees, and taxes:		
Tax on capital stock (Connecticut).....	\$34,096.00	
City and county taxes.....	5,856.02	
State, county, and city licenses.....	12,693.97	
United States income tax.....	9,126.71	
		61,772.70
Other disbursements:		
Traveling.....	3,948.38	
Supplies, heating, lighting, home office building maintenance, mercantile reports, miscellaneous items, including expenses in connection with reinsurance of Shawnee Fire Insurance Co.....	125,408.24	
		129,356.62
Paid stockholders for interest or dividends (amount declared during the year).....		200,000.00
Agents' balances charged off.....		256.71
Gross loss on sale or maturity of ledger assets:		
Real estate.....	7,260.58	
Bonds.....	7,501.25	
Stocks.....	367.50	
		15,129.33
Total disbursements.....		5,990,941.60
Balance.....		10,446,992.11

IV.—LEDGER ASSETS.

Book value of real estate.....	\$644,103.43	
Mortgage loans on real estate, first liens.....	1,470,175.00	
Book value of bonds, \$6,135,253.03, and stocks, \$999,108.45.....	7,134,361.48	
Cash in company's office.....	724.86	
Deposits in trust companies and banks on interest.....	393,265.48	
Agents' balances representing business written subsequent to Oct. 1, 1910.....	778,919.71	
Agents' balances representing business written prior to Oct. 1, 1910.....	25,442.15	
Total ledger assets.....		10,446,992.11

NONLEDGER ASSETS.

Interest accrued on bonds.....	87,917.56	
Market value of real estate over book value.....	13,637.26	
Market value (not including interest) of bonds and stocks over book value.....	269,188.56	
Gross assets.....		10,817,735.49

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	\$25,442.15
Total admitted assets.....	10,792,293.34

V.—LIABILITIES.

Gross losses adjusted and unpaid; not yet due.....	\$163,615.99
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	716,687.29
Gross claims for losses resisted.....	68,137.03
	948,440.31
Deduct reinsurance due or accrued.....	302,351.10
Net amount of unpaid losses and claims.....	646,089.21
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$4,365,675.75; unearned premiums (50 per cent).....	2,182,837.87
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$7,412,134.18; unearned premiums (pro rata).....	3,892,456.91
Total unearned premiums as computed above.....	6,075,294.78
State, county, and municipal taxes due or accrued.....	125,000.00
Special reserve for all contingent liabilities.....	300,000.00
Total amount of all liabilities except capital.....	7,146,383.99
Capital actually paid up in cash.....	1,000,000.00
Surplus over all liabilities.....	2,645,909.35
Surplus as regards policy holders.....	3,645,909.35
Total liabilities.....	10,792,293.34

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$1,031,299,923.00	\$11,432,434.77
Written or renewed during the year.....	1,050,341,552.00	10,635,098.26
Total.....	2,081,641,475.00	22,067,533.03
Deduct those expired and marked off as terminated.....	772,698,883.00	7,347,538.43
In force at the end of the year.....	1,308,942,592.00	14,719,994.60
Deduct amount reinsured.....	265,753,211.00	2,942,184.67
Net amount in force Dec. 31, 1910.....	1,043,189,381.00	11,777,809.93

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$374,863,057.00	\$4,365,675.75	One-half.....	\$2,182,837.87
2 years.....1909..	4,760,252.00	29,920.49	One-fourth.....	7,480.12
.....1910..	2,012,478.00	24,756.11	Three-fourths.....	18,567.08
3 years.....1908..	131,986,377.00	1,332,593.14	One-sixth.....	222,098.86
.....1909..	155,656,544.00	1,609,187.16	One-half.....	804,593.58
.....1910..	166,726,816.00	1,682,472.97	Five-sixths.....	1,402,060.81
4 years.....1907..	1,471,273.00	14,657.61	One-eighth.....	1,832.20
.....1908..	1,537,972.00	15,750.43	Three-eighths.....	5,906.41
.....1909..	1,443,190.00	14,773.84	Five-eighths.....	9,233.65
.....1910..	952,186.00	8,907.62	Seven-eighths.....	7,794.17
5 years.....1906..	35,388,840.00	483,345.86	One-tenth.....	48,334.59
.....1907..	35,783,102.00	480,159.75	Three-tenths.....	144,047.93
.....1908..	38,776,887.00	510,912.59	One-half.....	255,456.30
.....1909..	44,682,363.00	595,878.68	Seven-tenths.....	417,115.07
.....1910..	47,148,044.00	608,817.93	Nine-tenths.....	547,936.14
Total.....	1,043,189,381.00	11,777,809.93		6,075,294.78

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$2,083,525.00
Less risks canceled.....	227,146.00
Net risks written.....	1,856,379.00
Gross premiums received.....	14,253.43
Less returned premiums.....	1,553.91
Net premiums received.....	12,699.52
Losses paid (deducting salvage).....	3,831.42
Net losses incurred.....	3,818.63

NATIONAL UNION FIRE INSURANCE CO., PITTSBURG, PA.

[Incorporated, 1901; commenced business, 1901. E. E. Cole, president; B. D. Cole, secretary. Home office, H. W. Oliver Building, Smithfield Street and Sixth Avenue, Pittsburg, Pa.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$900,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$3,029,778.24

II.—INCOME.

Gross premiums, fire.....	\$3,148,203.97
Deduct gross amount paid for reinsurance, fire, \$696,498.63; return premiums, fire, \$518,673.06.....	1,215,171.69
Total premiums (other than perpetual).....	1,933,032.28
Gross interest on mortgage loans.....	35,966.35
Gross interest on collateral loans.....	7,764.08
Gross interest on bonds and dividends on stocks, less \$2,538.67 accrued interest on bonds acquired during 1910.....	84,934.44
Gross interest on deposits in trust companies and banks.....	4,973.66
Gross interest from all other sources.....	1,381.47
Total gross interest and rents.....	135,020.00
Gross income from unlisted assets.....	90.00
From agents' balances previously charged off.....	344.60
Gross profit on sale or maturity of ledger assets:	
Bonds.....	4,050.00
Stocks.....	36.00
	4,086.00
Total income.....	2,072,572.88
Sum of both amounts.....	5,102,351.12

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$139,424.63 occurring in previous year), fire.....	\$1,248,474.64
Deduct amount received for salvage, fire, \$9,796.47; reinsurance, fire, \$320,404.07; discount, fire, \$1,792.54.....	331,993.08
Net amount paid policy holders for losses.....	916,481.56
Expenses of adjustment and settlement of losses.....	24,804.00
Commissions or brokerage.....	376,001.91
Allowance to local agencies for miscellaneous agency expenses.....	11,393.09
Salaries, \$74,659.77, and expenses, \$54,434.99, of special and general agents.....	129,094.76
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....	89,763.70
Rents.....	11,475.21
Advertising, \$439.50; printing and stationery, \$23,711.79.....	24,151.29
Postage, telegrams, telephone, and express.....	10,920.47
Legal expenses.....	1,107.19
Furniture and fixtures.....	2,894.70
Maps, including corrections.....	10,081.48
Underwriters' boards and tariff associations.....	21,000.00
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....	8,565.66
Inspections and surveys.....	4,282.83
State taxes on premiums.....	46,162.50
Insurance department licenses and fees.....	15,762.45
All other licenses, fees, and taxes:	
Municipal licenses.....	\$6,973.88
Permanent franchise tax.....	3,068.29
United States internal-revenue tax.....	768.81
	10,810.98
Two shares Southern Adjustment Bureau.....	100.00
Paid stockholders for interest or dividends (amount declared during the year).....	81,000.00
Agents' balances charged off.....	2,787.01
Gross loss on sale or maturity of ledger assets—bonds.....	2,937.50
Total disbursements.....	1,801,578.29
Balance.....	3,300,772.83

IV.—LEDGER ASSETS.

Book value of real estate.....	\$4,464.34	
Mortgage loans on real estate, first liens, \$633,175; other than first, \$1,300....	634,475.00	
Loans secured by pledge of bonds, stocks, or other collateral.....	145,000.00	
Book value of bonds, \$1,597,227.01, and stocks, \$242,417.50.....	1,839,644.51	
Cash in company's office.....	15,923.48	
Deposits in trust companies and banks not on interest.....	17,376.30	
Deposits in trust companies and banks on interest.....	175,151.37	
Agents' balances representing business written subsequent to Oct. 1, 1910....	429,508.15	
Agents' balances representing business written prior to Oct. 1, 1910.....	5,659.56	
Bills receivable, taken for fire risks.....	33,570.12	
Total ledger assets.....		\$3,300,772.83

NONLEDGER ASSETS.

Interest accrued on mortgages.....	10,758.39	
Interest accrued on bonds.....	9,800.39	
Interest accrued on collateral loans.....	1,576.18	
		22,134.96
Gross assets.....		3,322,907.79

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	5,659.56	
Bills receivable, past due, taken for marine, inland, and fire risks.....	8,983.03	
Book value of ledger assets over market value—bonds and stocks.....	1,120.01	
		15,762.60
Total admitted assets.....		3,307,145.19

V.—LIABILITIES.

Gross losses adjusted and unpaid; not yet due.....	\$24,738.17	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	142,475.36	
Gross claims for losses resisted.....	34,844.67	
	202,058.20	
Deduct reinsurance due or accrued.....	57,176.66	
Net amount of unpaid losses and claims.....		144,881.54
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$1,080,711.68; unearned premiums (50 per cent). ..	540,355.84	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$2,266,846.45, unearned premiums (pro rata).....	1,263,805.98	
Total unearned premiums as computed above.....		1,804,161.82
State, county, and municipal taxes due or accrued.....		50,000.00
Total amount of all liabilities except capital.....		1,999,043.36
Capital actually paid up in cash.....	900,000.00	
Surplus over all liabilities.....	408,101.83	
Surplus as regards policy holders.....		1,308,101.83
Total liabilities.....		3,307,145.19

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$298,691,183.00	\$3,638,479.14
Written or renewed during the year.....	254,152,193.00	3,148,203.97
Total.....	552,843,376.00	6,786,683.11
Deduct those expired and marked off as terminated.....	206,690,720.00	2,600,326.04
In force at the end of the year.....	346,152,656.00	4,186,357.07
Deduct amount reinsured.....	67,795,637.00	838,798.94
Net amount in force Dec. 31, 1910.....	278,357,019.00	3,347,558.13

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$83,033,054.00	\$1,080,711.68	One-half.....	\$540,355.84
2 years.....1909..	1,995,412.00	22,522.63	One-fourth.....	5,630.66
.....1910..	892,641.00	8,636.28	Three-fourths.....	6,477.21
3 years.....1908..	37,777,459.00	415,113.77	One-sixth.....	69,185.63
.....1909..	47,187,637.00	512,832.02	One-half.....	256,416.01
.....1910..	57,771,027.00	643,966.53	Five-sixths.....	536,638.78
4 years.....1907..	813,361.00	7,286.28	One-eighth.....	910.78
.....1908..	1,443,211.00	9,301.85	Three-eighths.....	3,488.19
.....1909..	1,101,884.00	10,027.31	Five-eighths.....	6,267.07
.....1910..	229,593.00	3,101.66	Seven-eighths.....	2,713.95
5 years.....1906..	5,068,016.00	69,031.42	One-tenth.....	6,903.14
.....1907..	7,830,701.00	104,523.32	Three-tenths.....	31,356.99
.....1908..	8,686,496.00	118,753.23	One-half.....	59,376.62
.....1909..	10,645,995.00	145,670.92	Seven-tenths.....	101,969.64
.....1910..	13,880,532.00	196,079.23	Nine-tenths.....	176,471.31
Total.....	278,357,019.00	3,347,558.13	.....	1,804,161.82

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

	Fire.
Gross risks written.....	\$733,053.00
Less risks canceled.....	59,080.00
Net risks written.....	673,973.00
Gross premiums received.....	4,998.44
Less returned premiums.....	431.19
Net premiums received.....	4,567.25
Losses paid (deducting salvage).....	6,213.11
Net losses incurred.....	6,190.36

NEW BRUNSWICK FIRE INSURANCE CO., NEW BRUNSWICK, N. J.

[Incorporated, 1826; commenced business, 1832. George A. Viehmann, president; Charles D. Ross, secretary. Home office, 40 Paterson Street, New Brunswick, N. J.]

I.—CAPITOL STOCK.

Amount of capital paid up in cash.....	\$200,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$646,217.78

II.—INCOME.

Gross premiums, fire.....	\$668,235.50
Deduct gross amount paid for reinsurance, fire, \$53,410.33; return premiums, fire, \$157,904.....	211,314.33
Total premiums (other than perpetual).....	456,921.17
Gross interest on mortgage loans.....	5,053.87
Gross interest on bonds and dividends on stocks, less \$175.55 accrued interest on bonds acquired during 1910.....	11,893.89
Gross interest on deposits in trust companies and banks.....	500.49
Gross rents from company's property, including \$2,500 for company's occupancy of its own buildings.....	13,546.00
Total gross interest and rents.....	30,994.25
Total income.....	487,915.42
Sum of both amounts.....	1,134,133.20

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$21,160.50 occurring in previous year), fire.....	\$268,091.54
Deduct amount received for salvage, fire, \$5,213.24; reinsurance, fire, \$36,928.31 discount, fire, \$436.31.....	42,577.86
Net amount paid policy holders for losses.....	225,513.68
Expenses of adjustment and settlement of losses.....	4,741.26
Commissions or brokerage.....	103,037.71
Salaries, \$17,533.92, and expenses, \$19,555.89, of special and general agents.....	37,089.81
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....	24,992.85
Rents.....	2,500.00

Advertising, \$611.80; printing and stationery, \$3,071.89.....		\$3,683.69
Postage, telegrams, telephone, and express.....		3,750.18
Legal expenses.....		112.20
Furniture and fixtures.....		1,418.29
Maps, including corrections.....		2,509.57
Underwriters' boards and tariff associations.....		2,392.48
Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses.....		4,897.94
Inspections and surveys.....		1,832.71
Repairs and expenses (other than taxes) on real estate.....		5,403.42
Taxes on real estate.....		1,555.20
State taxes on premiums.....		6,843.67
Insurance department licenses and fees.....		3,165.68
All other licenses, fees, and taxes:		
City licenses.....	\$2,982.80	
Personal taxes.....	756.00	
		3,738.80
Traveling expenses.....	243.75	
Miscellaneous.....	178.35	
		422.10
Paid stockholders for interest or dividends (amount declared during the year, \$19,992.50)...		19,985.00
Agents' balances charged off.....		288.55
Gross loss on sale or maturity of ledger assets—bonds.....		2,599.30
Total disbursements.....		462,474.09
Balance.....		671,659.11

IV.—LEDGER ASSETS.

Book value of real estate.....	\$132,362.00	
Mortgage loans on real estate, first liens.....	137,416.00	
Book value of bonds, \$157,435.06, and stocks, \$151,930.66.....	309,365.72	
Cash in company's office.....	2,092.31	
Deposits in trust companies and banks on interest.....	18,490.31	
Agents' balances representing business written subsequent to Oct. 1, 1910...	71,440.60	
Agents' balances representing business written prior to Oct. 1, 1910.....	392.17	
Other ledger assets—deposit with Philadelphia underwriters.....	109.00	
Total ledger assets.....		671,659.11

NONLEDGER ASSETS.

Interest due, \$175, and accrued, \$1,545.51, on mortgages.....	1,720.51	
Interest accrued on bonds.....	1,517.32	
Rents due on company's property or lease.....	234.00	
		3,471.83
Market value (not including interest) of bonds and stocks over book value.....		10,528.28
Gross assets.....		685,659.22

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	392.17	
Book value of ledger assets over market value—one mortgage not considered good.....	527.00	
		919.17
Total admitted assets.....		684,740.05

V.—LIABILITIES.

Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	\$31,645.00	
Deduct reinsurance due or accrued.....	4,459.24	
Net amount of unpaid losses and claims.....		27,185.76
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$332,176.05; unearned premiums (50 per cent).....	166,088.03	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$352,219.56; unearned premiums (pro rata).....	193,540.03	
Total unearned premiums as computed above.....		359,628.06
Cash dividends remaining unpaid to stockholders.....		61.10
State, county, and municipal taxes due or accrued.....		2,500.00
Return premiums, \$129.17; reinsurance premiums, \$647.06.....		776.23
Total amount of all liabilities except capital.....		390,151.15
Capital actually paid up in cash.....	200,000.00	
Surplus over all liabilities.....	94,588.90	
Surplus as regards policy holders.....		294,588.90
Total liabilities.....		684,740.05

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$54,274,559.00	\$704,471.69
Written or renewed during the year.....	52,171,111.00	668,235.50
Total.....	106,445,670.00	1,372,707.19
Deduct those expired and marked off as terminated.....	47,691,691.00	614,108.26
In force at the end of the year.....	58,753,979.00	758,598.93
Deduct amount reinsured.....	5,349,604.00	74,203.32
Net amount in force Dec. 31, 1910.....	53,404,375.00	684,395.61

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910.....	\$26,966,126.00	\$332,176.05	One-half.....	\$166,088.03
2 years.....1909.....	162,415.00	1,259.05	One-fourth.....	314.76
.....1910.....	134,635.00	1,113.03	Three-fourths.....	834.78
3 years.....1908.....	6,124,076.00	72,881.05	One-sixth.....	12,146.86
.....1909.....	9,309,286.00	114,343.67	One-half.....	57,171.83
.....1910.....	7,304,071.00	111,820.71	Five-sixths.....	93,183.93
4 years.....1907.....	8,950.00	146.70	One eighth.....	18.34
.....1908.....	46,067.00	567.46	Three-eighths.....	212.79
.....1909.....	54,517.00	768.92	Five-eighths.....	480.56
.....1910.....	7,144.00	141.79	Seven-eighths.....	124.07
5 years.....1906.....	368,612.00	4,898.18	One-tenth.....	489.82
.....1907.....	482,471.00	6,555.66	Three-tenths.....	1,966.70
.....1908.....	813,622.00	12,310.29	One-half.....	6,155.15
.....1909.....	767,265.00	12,541.59	Seven-tenths.....	8,779.11
.....1910.....	785,985.00	11,778.26	Nine-tenths.....	10,600.44
Over 5 years.....1909-15.....	2,250.00	129.30	Pro rata.....	96.99
Advance.....1911.....	66,883.00	963.90	.....	963.90
Total.....	53,404,375.00	684,395.61	.....	359,628.06

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$291,150.00
Less \$79,700 risks canceled, and \$2,000 reinsurance in companies authorized in District of Columbia.....	81,700.00
Net risks written.....	209,450.00
Gross premiums received.....	2,108.30
Less \$527.40 returned premiums and \$5 premiums for reinsurance in companies authorized in District of Columbia.....	532.40
Net premiums received.....	1,575.90
Net losses paid.....	1,119.86
Net losses incurred.....	1,119.86

NEW HAMPSHIRE FIRE INSURANCE CO., MANCHESTER, N. H.

[Incorporated, 1869; commenced business, 1870. Frank W. Sargeant, president; Frank L. Martin, secretary. Home office, 876 Elm Street, Manchester, N. H.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$1,200,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$4,415,524.33
Increase of paid-up capital during the year.....	100,000.00
Extended at.....	\$4,515,524.33

II.—INCOME.

Gross premiums, fire.....	\$2,756,039.05
Deduct gross amount paid for reinsurance, fire, \$223,708.36; return premiums, fire, \$318,956.40.....	542,664.76
Total premiums (other than perpetual).....	2,213,374.29

Gross interest on mortgage loans.....	\$8,715.29	
Gross interest on bonds and dividends on stocks, less \$3,366.38 accrued interest on bonds acquired during 1910.....	205,833.03	
Gross rents from company's property.....	13,976.65	
Total gross interest and rents.....		\$228,524.97
Premium received on 4 shares of capital stock (new issue).....		4.00
From agents' balances previously charged off.....		349.34
Gross profit on sale or maturity of ledger assets:		
Real estate.....	575.00	
Bonds.....	3,850.00	
		4,425.00
Total income.....		2,446,677.60
Sum of both amounts.....		6,962,201.93

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$227,025.72 occurring in previous year) fire.....	\$1,279,223.06	
Deduct amount received for salvage, fire, \$10,588.21; reinsurance, fire, \$176,730.14; discount, fire, \$2,092.82.....	189,411.17	
Net amount paid policy holders for losses.....		1,089,811.89
Expenses of adjustment and settlement of losses.....		13,347.66
Commissions or brokerage.....		482,772.17
Allowances to local agencies for miscellaneous agency expenses.....		23,743.68
Salaries, \$54,483.11, and expenses, \$44,278.53, of special and general agents.....		98,761.64
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....		63,574.87
Rents.....		1,500.00
Advertising, \$7,472.13; printing and stationery, \$12,571.69.....		20,043.82
Postage, telegrams, telephone, and express.....		6,185.71
Legal expenses.....		2,853.56
Maps, including corrections.....		7,544.88
Underwriters' boards and tariff associations.....		19,324.29
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....		1,666.99
Inspections and surveys.....		12,229.45
Repairs and expenses (other than taxes) on real estate.....		8,432.55
Taxes on real estate.....		3,604.80
State taxes on premiums.....		53,513.73
Insurance department licenses and fees.....		9,543.32
All other licenses, fees, and taxes:		
Municipal taxes and licenses.....	\$5,161.94	
Franchise tax.....	11,000.00	
Internal-revenue tax.....	1,242.62	
Miscellaneous expenses.....	12,689.60	17,404.56
Metropolitan Steamship Co., 10-year interest note charged to loss and gain account.....	1,000.00	
Paid stockholders for interest or dividends (amount declared during the year, \$110,000)...		13,689.60
Agents' balances charged off.....		110,020.00
Gross decrease, by adjustment, in book value of ledger assets:		492.18
Real estate.....	\$18,750.00	
Bonds.....	7,070.63	
Stocks.....	13,031.25	
		38,851.88
Total disbursements.....		2,098,913.23
Balance.....		4,863,288.70

IV.—LEDGER ASSETS.

Book value of real estate.....	\$114,100.00	
Mortgage loans on real estate.....	137,600.00	
Book value of bonds, \$2,710,977.47, and stocks, \$1,332,157.35.....	4,043,134.82	
Cash in company's office.....	808.09	
Deposits in trust companies and banks not on interest.....	244,452.19	
Agents' balances representing business written subsequent to Oct. 1, 1910...	323,193.60	
Total ledger assets.....		4,863,288.70

NONLEDGER ASSETS.

Interest accrued on mortgages.....	1,814.24	
Interest accrued on bonds.....	42,829.22	
Market value of real estate over book value.....		44,643.40
Market value (not including interest) of bonds and stocks over book value.....		7,150.00
Total admitted assets.....		638,188.54
		5,553,270.70

V.—LIABILITIES.

Gross losses adjusted and unpaid.....	\$52,858.40	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	211,703.40	
Gross claims for losses resisted.....	13,577.00	
	278,138.80	

Deduct reinsurance due or accrued.....	\$59,684.44	
Net amount of unpaid losses and claims.....		\$218,454.36
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$1,388,762.96; unearned premiums (50 per cent).....	694,381.48	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$2,448,913.91; unearned premiums (pro rata).....	1,310,113.60	
Total unearned premiums as computed above.....		2,004,495.08
Cash dividends remaining unpaid to stockholders.....		60,000.00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		20,000.00
State, county, and municipal taxes due or accrued.....		65,000.00
Return premiums, \$35,148.11; reinsurance premiums, \$21,842.33.....		56,990.44
All other liabilities:		
Reserve for contingent liabilities.....		250,000.00
Sinking fund for office building.....		100,000.00
Total amount of all liabilities except capital.....		2,774,939.88
Capital actually paid up in cash.....	1,200,000.00	
Surplus over all liabilities.....	1,578,330.82	
Surplus as regards policy holders.....		2,778,330.82
Total liabilities.....		5,553,270.70

VI.—RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force Dec. 31, 1909.....	\$340,886,563.00	\$3,897,778.74
Written or renewed during the year.....	248,121,167.00	2,756,039.05
Total.....	589,007,730.00	6,653,817.79
Deduct expirations and cancellations.....	218,696,514.00	2,517,771.92
In force at the end of the year.....	370,311,216.00	4,136,045.87
Deduct amount reinsured.....	27,159,300.00	298,369.00
Net amount in force Dec. 31, 1910.....	343,151,916.00	3,837,676.87

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1 year or less.....1910..	\$112,104,201.00	\$1,388,762.96	One-half.....	\$694,381.48
2 years.....1909..	743,922.00	8,405.54	One-fourth.....	2,101.39
.....1910..	1,040,121.00	11,750.52	Three-fourths.....	8,812.89
3 years.....1908..	40,768,658.00	419,152.09	One-sixth.....	69,858.68
.....1909..	47,595,423.00	485,011.91	One-half.....	242,505.95
.....1910..	57,350,433.00	561,280.50	Five-sixths.....	467,733.75
4 years.....1907..	927,130.00	8,871.03	One-eighth.....	1,108.88
.....1908..	959,871.00	8,825.48	Three-eighths.....	3,309.56
.....1909..	1,260,524.00	12,555.92	Five-eighths.....	7,847.45
.....1910..	1,271,454.00	12,332.46	Seven-eighths.....	10,790.90
5 years.....1906..	13,263,943.00	159,776.09	One-tenth.....	15,977.61
.....1907..	14,023,176.00	158,049.65	Three-tenths.....	47,414.90
.....1908..	15,178,124.00	175,400.71	One-half.....	87,700.36
.....1909..	16,836,652.00	199,002.68	Seven-tenths.....	139,301.88
.....1910..	19,828,284.00	228,499.33	Nine-tenths.....	205,649.40
Total.....	343,151,916.00	3,837,676.87		2,004,495.08

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$876,295.00
Less \$41,138 risks canceled and \$182,460 reinsurance in companies authorized in District of Columbia.....	223,598.00
Net risks written.....	652,697.00
Gross premiums received.....	6,105.12
Less \$452.07 returned premiums, and \$1,175.41 premiums for reinsurance in companies authorized in District of Columbia.....	1,627.48
Net premiums received.....	4,477.64
Losses paid (deducting salvage).....	1,641.45

Less losses on risks reinsured in companies authorized in District of Columbia.....	\$34.07
Net losses paid.....	1,607.38
Losses incurred.....	3,273.23
Less losses on risks reinsured in companies authorized in District of Columbia.....	30.63
Net losses incurred.....	3,242.60

NIAGARA FIRE INSURANCE CO., NEW YORK, N. Y.

[Incorporated, 1850; commenced business, 1850. Harold Herrick, president; George W. Dewey, secretary.
Home office, 25 Liberty Street, New York, N. Y.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$1,000,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$5,567,222.20
Increase of paid-up capital during the year.....	250,000.00
Extended at.....	\$5,817,222.20

II.—INCOME.

Gross premiums, fire.....	\$4,332,341.21
Deduct gross amount paid for reinsurance, fire, \$532,202.43; return premiums, fire, \$648,927.87.....	1,181,130.30
Total premiums (other than perpetual).....	3,151,210.91
Gross interest on mortgage loans.....	31,937.92
Gross interest on bonds and dividends on stocks, less \$1,500.55 accrued interest on bonds acquired during 1910.....	205,175.84
Gross interest on deposits in trust companies and banks.....	8,344.17
Gross interest from all other sources.....	325.22
Total gross interests and rents.....	245,783.15
From sale of capital stock in excess of par value.....	1,200.00
From agents' balances previously charged off.....	34.46
Total income.....	3,398,228.52
Sum of both amounts.....	9,215,450.72

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$225,034.64 occurring in previous year), fire.....	\$1,614,407.50
Deduct amount received for salvage, fire, \$14,502.01; reinsurance, fire, \$122,413.51; discount, fire, \$302.63.....	137,218.15
Net amount paid policy holders for losses.....	\$1,477,189.35
Expenses of adjustment and settlement of losses.....	36,985.19
Commissions or brokerage.....	592,961.30
Allowances to local agencies for miscellaneous agency expenses.....	2,254.14
Salaries, \$60,083.22, and expenses, \$55,145.14, of special and general agents.....	115,228.36
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....	193,129.40
Rents.....	36,189.42
Advertising, \$6,065.25; printing and stationery, \$25,965.25.....	32,030.50
Postage, telegrams, telephone, and express.....	28,551.88
Legal expenses.....	5,876.30
Furniture and fixtures.....	2,508.80
Maps, including corrections.....	9,751.73
Underwriters' boards and tariff associations.....	26,841.18
Fire department, fire patrol and salvage corps assessments, fees taxes and expenses.....	12,200.34
Inspections and surveys.....	16,961.92
State taxes on premiums.....	67,524.14
Insurance department licenses and fees.....	13,282.87
All other licenses, fees, and taxes:	
Municipal licenses.....	\$8,348.42
United States internal-revenue tax.....	4,298.58
Incidentals.....	6,123.67
Office expenses.....	8,096.02
Commercial reports.....	1,338.11
Exchange.....	3,857.71
Paid stockholders for interest or dividends (amount declared during the year).....	19,415.51
Agents' balances charged off.....	475,000.00
	122.11
Total disbursements.....	3,176,651.44
Balance.....	6,038,799.28

IV.—LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$717,000.00
Book value of bonds, \$1,113,424.70, and stocks, \$3,379,857.16.....	4,493,281.86
Cash in company's office.....	1,070.36

Deposits in trust companies and banks not on interest.....	\$102,598.56	
Deposits in trust companies and banks on interest.....	219,324.17	
Agents' balances, representing business written subsequent to Oct. 1, 1910..	500,297.11	
Agents' balances, representing business written prior to Oct. 1, 1910.....	5,227.22	
Total ledger assets.....		\$6,038,799.28

NONLEDGER ASSETS.

Interest accrued on mortgages.....	7,853.04	
Interest accrued on bonds.....	11,457.07	
Interest accrued on other assets.....	986.13	
		20,296.24
Market value (not including interest) of bonds and stocks over book value.....		195,169.14
Gross assets.....		6,254,264.66

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	5,227.22	
Total admitted assets.....		6,249,037.44

V.—LIABILITIES.

Gross losses adjusted and unpaid (due).....	\$668.48	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	349,205.19	
Gross claims for losses resisted.....	33,821.45	
		383,695.12
Deduct reinsurance due or accrued.....	62,515.50	
Net amount of unpaid losses and claims.....		321,179.62
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$2,023,304.67; unearned premiums (50 per cent).....	1,011,652.33	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$3,376,269.93; unearned premiums (pro rata).....	1,765,925.65	
Total unearned premiums as computed above.....		2,777,577.98
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		2,791.06
State, Federal, county, and municipal taxes due or accrued.....		49,124.71
Commissions, brokerage, and other charges due or to become due to agents and brokers....		12,500.00
Reinsurance premiums.....		34,736.08
Total amount of all liabilities except capital.....		3,197,909.45
Capital actually paid up in cash.....	\$1,000,000.00	
Surplus over all liabilities.....	2,051,127.99	
Surplus as regards policy holders.....		3,051,127.99
Total liabilities.....		6,249,037.44

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$577,622,712.00	\$5,936,275.32
Written or renewed during the year.....		
Reinsurance commission reinstated.....		
	398,590,144.00	4,348,429.48
Total.....	976,212,856.00	10,284,704.80
Deduct those expired and marked off as terminated.....	372,362,328.00	4,105,161.92
In force at the end of the year.....	603,850,528.00	6,179,542.88
Deduct amount reinsured.....	74,940,848.00	779,968.28
Net amount in force Dec. 31, 1910.....	528,909,680.00	5,399,574.60

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1 year or less.....1910..	\$172,656,944.00	\$2,023,304.67	One-half.....	\$1,011,652.33
2 years.....1909..	587,031.00	4,404.77	One-fourth.....	1,101.19
.....1910..	866,709.00	5,475.80	Three-fourths.....	4,106.85
3 years.....1908..	79,476,400.00	706,861.83	One-sixth.....	117,810.30
.....1909..	90,761,587.00	815,668.08	One-half.....	407,834.04
.....1910..	97,931,805.00	867,484.36	Five-sixths.....	722,903.62
4 years.....1907..	714,665.00	8,311.20	One-eighth.....	1,038.90
.....1908..	904,936.00	8,747.16	Three-eighths.....	3,280.18
.....1909..	655,479.00	6,161.31	Five eighths.....	3,850.81
.....1910..	504,056.00	5,123.33	Seven-eighths.....	4,482.91
5 years.....1906..	14,688,531.00	165,400.71	One-tenth.....	16,540.07
.....1907..	16,642,731.00	181,692.48	Three-tenths.....	54,507.74
.....1908..	16,247,342.00	178,480.13	One-half.....	89,240.06
.....1909..	17,196,432.00	203,462.40	Seven-tenths.....	142,423.68
.....1910..	19,043,532.00	218,340.65	Nine-tenths.....	196,506.58
6 years.....1906..	14,000.00	444.79	Pro rata.....	111.19
.....1910..	13,000.00	176.04	Pro rata.....	161.37
10 years.....1908..	4,500.00	34.89	Pro rata.....	26.16
Total.....	528,909,680.00	5,399,574.60	.....	2,777,577.98

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$599,608.00
Less \$126,955 risks canceled, and \$20,800 reinsurance in companies authorized in District of Columbia.....	147,755.00
Net risks written.....	451,853.00
Gross premiums received.....	3,379.16
Less \$431.15 returned premiums, and \$142.24 premiums for reinsurance in companies authorized in District of Columbia.....	573.39
Net premiums received.....	2,805.77
Losses paid (deducting salvage).....	3,429.67
Less losses on risks reinsured in companies authorized in District of Columbia.....	960.70
Net losses paid.....	2,468.97
Losses incurred.....	1,517.51
Less losses on risks reinsured in companies authorized in District of Columbia.....	9.80
Net losses incurred.....	1,507.71

NORTHWESTERN NATIONAL INSURANCE CO., MILWAUKEE, WIS.

[Incorporated, 1869; commenced business, 1869. Wilford M. Patton, president; Joseph Huebl, secretary
Home office, corner Wisconsin and Jackson Streets, Milwaukee, Wis.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$1,000,000.00
Amount of ledger assets (as per balance) Dec. 31, of previous year.....	\$5,582,028.92

II.—INCOME.

Gross premiums, fire.....	\$2,543,701.66
Deduct gross amount paid for reinsurance, fire, \$141,497.42; return premiums, fire, \$234,215.69.....	375,713.11
Total premiums (other than perpetual).....	2,167,988.55
Gross interest on mortgage loans.....	55,924.01
Gross interest on bonds, less \$3,794.89 accrued interest on bonds acquired during 1910.....	159,855.11
Gross interest on deposits in trust companies and banks.....	2,924.39
Gross interest from all other sources.....	605.07
Gross rents from company's property, including \$8,000 for company's occupancy of its own buildings.....	8,396.00
Total gross interest and rents.....	227,704.58
Conscience fund.....	250.00
From agents' balances previously charged off.....	6.43
Total income.....	2,395,949.56
Sum of both amounts.....	7,977,978.48

III.—DISBURSEMENTS.

	Fire.	Marine and inland.	
Gross amount paid policy holders for losses (including \$112,922.06 occurring in previous year).....	\$942,436.05		
Deduct amount received for salvage—fire, \$6,125.56; marine and inland, \$2,703.55; reinsurance—fire, \$59,304.43; discount—fire, \$424.72	65,854.71	\$2,703.55	
Net amount paid policy holders for losses.....	876,581.34	2,703.55	\$873,877.79
Expenses of adjustment and settlement of losses.....			38,268.60
Commissions or brokerage.....			559,225.33
Allowances to local agencies for miscellaneous agency expenses.....			111,399.75
Salaries, \$73,375.19, and expenses, \$19,768.61, of special and general agents.....			93,143.80
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees..			87,599.79
Rents.....			8,000.00
Advertising, \$1,275.61; printing and stationery, \$11,541.32.....			12,816.93
Postage, telegrams, telephone, and express.....			21,918.62
Legal expenses.....			425.00
Furniture and fixtures.....			786.15
Maps, including corrections.....			4,072.00
Underwriters' boards and tariff associations.....			997.88
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....			14,651.12
Inspections and surveys.....			3,300.98
Repairs and expenses (other than taxes) on real estate.....			4,163.02
Taxes on real estate.....			3,164.64
State taxes on premiums.....			52,428.64
Insurance department licenses and fees.....			15,079.14
All other licenses, fees, and taxes:			
Income tax.....		\$3,559.14	
Miscellaneous, municipal and county taxes, and licenses.....		6,355.89	
			9,915.03
Subscriptions.....		148.70	
Bradstreet Co.....		945.00	
Recording mortgages.....		10.15	
Publications.....		231.58	
Western insurance bureau.....		30.00	
Merchants & Manufacturers Association, Milwaukee.....		25.00	
			1,390.43
Paid stockholders for interest or dividends (amount declared during the year).....			140,000.00
Agents' balances charged off.....			197.76
Gross loss on sale or maturity of ledger assets—bonds.....			2,328.33
Gross decrease, by adjustment, in book value of ledger assets—real estate.....			10,000.00
Total disbursements.....			2,069,150.73
Balance.....			5,908,827.75

IV.—LEDGER ASSETS.

Book value of real estate.....	\$176,050.23	
Mortgage loans on real estate, first liens.....	1,255,000.00	
Book value of bonds.....	3,976,355.20	
Cash in company's office.....	33,425.77	
Deposits in trust companies and banks on interest.....	202,069.00	
Agents' balances representing business written subsequent to Oct. 1, 1910...	259,879.64	
Agents' balances representing business written prior to Oct. 1, 1910.....	5,047.91	
Other ledger assets:		
Underwriters' salvage corps stock.....	500.00	
Western Sprinkled Risk Association, membership deposit.....	500.00	
Total ledger assets.....		5,908,827.75

NONLEDGER ASSETS.

Interest accrued on mortgages.....	9,776.61	
Interest accrued on bonds.....	16,749.92	
		26,526.53
Gross assets.....		5,935,354.28

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	5,047.91	
Book value of ledger assets over market value:		
Bonds and stocks.....	127,417.70	
Underwriters' salvage corps stock to unlisted assets.....	500.00	
Western Sprinkled Risk Association, membership deposit.....	500.00	
		133,465.61
Total admitted assets.....		5,801,888.67

V.—LIABILITIES.

Gross losses adjusted and unpaid.....	\$34,365.28	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	87,994.77	
Gross claims for losses resisted.....	12,598.38	
		134,958.43
Deduct reinsurance due or accrued.....	10,028.65	
Net amount of unpaid losses and claims.....		124,929.78

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$752,435.14; unearned premiums (50 per cent).	\$376,217.57
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$4,675,981.01; unearned premiums (pro rata).....	2,435,813.49

Total unearned premiums as computed above.....	\$2,812,031.06
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	1,823.96
State, county, and municipal taxes due or accrued.....	95,000.00
Commissions, brokerage, and other charges due or to become due to agents and brokers.....	17,145.00
All other liabilities—conflagration reserve.....	350,000.00
Total amount of all liabilities except capital.....	3,400,929.80
Capital actually paid up in cash.....	\$1,000,000.00
Surplus over all liabilities.....	1,400,958.87
Surplus as regards policy holders.....	2,400,958.87
Total liabilities.....	5,801,888.67

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$596,792,788.00	\$5,523,865.99
Written or renewed during the year.....	274,028,713.00	2,543,701.66
Total.....	870,821,501.00	8,067,567.65
Deduct those expired and marked off as terminated.....	240,174,241.00	2,332,346.47
In force at the end of the year.....	630,647,260.00	5,735,221.18
Deduct amount reinsured.....	32,800,329.00	306,805.03
Net amount in force Dec. 31, 1910.....	597,846,931.00	5,428,416.15

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$68,600,560.00	\$752,435.14	One-half.....	\$376,217.57
3 years.....1908..	112,310,285.00	929,433.12	One-sixth.....	154,905.52
1909..	124,465,506.00	1,018,663.33	One-half.....	509,331.66
1910..	135,832,378.00	1,108,094.63	Five-sixths.....	923,412.20
5 years.....1906..	26,507,167.00	285,944.54	One-tenth.....	28,594.45
1907..	28,463,622.00	307,546.44	Three-tenths.....	92,263.93
1908..	31,867,597.00	323,914.54	One-half.....	161,957.27
1909..	33,052,661.00	333,987.54	Seven-tenths.....	233,791.27
1910..	36,747,155.00	368,396.87	Nine-tenths.....	331,557.19
Total.....	597,846,931.00	5,428,416.15	.....	2,812,031.06

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$8,585,797.00
Less \$1,206,808, risks canceled, and \$81,018, reinsurance in companies authorized in District of Columbia.....	1,287,826.00
Net risks written.....	7,297,971.00
Gross premiums received.....	43,576.44
Less \$4,984.54, returned premiums, and \$620.37, premiums for reinsurance in companies authorized in District of Columbia.....	5,604.91
Net premiums received.....	37,971.53
Losses paid (deducting salvage).....	11,700.79
Less losses on risks reinsured in companies authorized in District of Columbia.....	20.91
Net losses paid.....	11,679.88
Losses incurred.....	13,548.29
Less losses on risks reinsured in companies authorized in District of Columbia.....	3.66
Net losses incurred.....	13,544.63

OLD COLONY INSURANCE CO., BOSTON, MASS.

[Incorporated, 1906; commenced business, 1906. Ransom B. Fuller, president; Charles D. Hodges, secretary. Home office, 137 Milk Street, Boston, Mass.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$400,000.00	
Amount of ledger assets (as per balance) Dec. 31 of previous year.....		\$862,240.24

II.—INCOME.

	Fire.	Marine and inland.	
Gross premiums.....	\$787,600.02	\$113,561.53	
Deduct gross amount paid for reinsurance—fire, \$147,048.20, marine and inland, \$31,117.49; return premiums—fire, \$188,628.11, marine and inland, \$20,532.42.....	335,676.31	51,649.91	
Total premiums (other than perpetual).....	451,923.71	61,911.62	513,835.33
Gross interest on mortgage loans.....		3,332.38	
Gross interest on bonds and dividends on stocks.....		28,721.50	
Gross interest on deposits in trust companies and banks.....		626.60	
Gross interest from all other sources.....		43.95	
Gross rents from company's property.....		13.00	
Total gross interest and rents.....			32,737.43
Received from sale of rights Edison Electrical Illuminating Co. stock.....			7.65
Total income.....			546,580.41
Sum of both amounts.....			1,408,820.65

III.—DISBURSEMENTS.

	Fire.	Marine and inland.	
Gross amount paid policy holders for losses (including \$72,059.54 occurring in previous year).....	\$428,245.22	\$38,273.06	
Deduct amount received for salvage—fire, \$3,350.66, marine and inland, \$157.67; reinsurance—fire, \$111,227.48, marine and inland, \$18,699.04; discount—fire, \$550.78.....	115,128.92	18,856.71	
Net amount paid policy holders for losses.....	313,116.30	19,416.35	332,532.65
Expenses of adjustment and settlement of losses.....			6,306.84
Commissions or brokerage.....			123,599.85
Allowances to local agencies for miscellaneous agency expenses.....			4,283.56
Expenses of special and general agents.....			11,005.49
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....			19,329.72
Rents.....			500.04
Advertising, \$513.98; printing and stationery, \$3,098.62.....			3,612.60
Postage, telegrams, telephone, and express.....			719.30
Legal expenses.....			298.97
Furniture and fixtures.....			10.00
Maps, including corrections.....			68.34
Underwriters' boards and tariff associations.....			3,291.41
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....			5,153.23
Inspections and surveys.....			3,303.55
State taxes on premiums.....			6,512.27
Insurance department licenses and fees.....			4,802.54
All other licenses, fees, and taxes:			
Municipal taxes.....		\$1,338.15	
Franchise taxes.....		301.65	
			1,639.80
Commission on purchase of stock.....		48.13	
Miscellaneous expense.....		633.87	
Interest allowed for advance payment of marine premiums.....		75.45	
			757.45
Paid stockholders for interest or dividends (amount declared during the year).....			8,000.00
Agents' balances charged off.....			201.84
Total disbursements.....			535,929.45
Balance.....			872,891.20

IV. LEDGER ASSETS.

Book value of real estate.....	\$1,289.53	
Mortgage loans on real estate, first liens.....	53,000.00	
Book value of bonds and stocks.....	716,332.51	
Cash in company's office.....	1,096.18	
Deposit in trust companies and banks on interest.....	32,852.10	
Agents' balances representing business written subsequent to Oct. 1, 1910....	67,488.29	
Agents' balances representing business written prior to Oct. 1, 1910.....	632.59	
Cash deposited with fire boards.....	200.00	
Total ledger assets.....		872,891.20

NONLEDGER ASSETS.

Interest accrued on mortgages.....	\$60.00	
Interest accrued on bonds.....	3,075.00	
		\$3,135.00
Market value (not including interest) of bonds and stocks over book value.....		461.49
Gross assets.....		876,487.69

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	632.59	
Book value of ledger assets over market value:		
Real estate.....	389.53	
Cash deposited with fire boards.....	200.00	
		1,222.12
Total admitted assets.....		875,265.57

V.—LIABILITIES.

Gross losses adjusted and unpaid (due, \$2,400.84; not yet due, \$2,626.21).....	\$5,027.05	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	56,744.58	
Gross claims for losses resisted.....	3,226.49	
		64,998.12
Deduct reinsurance due or accrued.....	17,009.96	
Net amount of unpaid losses and claims.....		47,988.16
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$344,890.14; unearned premiums (50 per cent). Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$268,998.69; unearned premiums (pro rata).....	172,445.07	
Gross premiums (less reinsurance, cash, and bills) received and receivable upon all unexpired inland navigation risks, \$37,656.94; unearned premiums (50 per cent).....	138,459.33	
Gross premiums (less reinsurance, cash, and bills) received and receivable upon all unexpired marine risks, \$10,861.10; unearned premiums (50 and 100 per cent).....	18,828.47	
	5,546.33	
Total unearned premiums as computed above.....		335,279.20
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		177.43
State, county, and municipal taxes due or accrued.....		2,970.92
Commissions, brokerage, and other charges due or to become due to agents and brokers....		5,814.30
Reinsurance premiums.....		294.67
Total amount of all liabilities except capital.....		392,524.68
Capital actually paid up.....	\$400,000.00	
Surplus over all liabilities.....	82,740.89	
Surplus as regards policy holders.....		482,740.89
Total liabilities.....		875,265.57

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.	Marine and inland risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$68,446,127.00	\$804,599.28	\$559,186.00	\$14,855.16
Written or renewed during the year.....	67,694,551.00	787,600.02	4,887,272.00	113,561.53
Total.....	136,140,678.00	1,592,199.30	5,446,458.00	128,416.69
Deduct those expired and marked off as terminated.....	62,895,701.00	761,800.81	2,573,816.00	51,479.56
In force at the end of the year.....	73,244,977.00	830,398.49	2,872,642.00	76,937.13
Deduct amount reinsured.....	17,308,072.00	216,509.66	1,166,531.00	28,419.09
Net amount in force Dec. 31, 1910....	55,936,905.00	613,888.83	1,706,111.00	48,518.04

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$29,420,592.00	\$344,890.14	One-half.....	\$172,445.07
2 years.....1909..	326,299.00	2,501.78	One-fourth.....	625.45
.....1910..	178,706.00	1,168.24	Three-fourths....	876.18
3 years.....1908..	6,061,715.00	61,077.62	One-sixth.....	10,179.60
.....1909..	7,685,526.00	77,396.46	One-half.....	38,698.23
.....1910..	9,448,800.00	92,232.01	Five-sixths.....	76,860.01
4 years.....1907..	178,403.00	1,583.87	One-eighth.....	197.98
.....1908..	10,283.00	45.84	Three-eighths....	17.19
.....1909..	70,850.00	747.99	Five-eighths.....	467.49
.....1910..	40,988.00	81.21	Seven-eighths....	71.06
5 years.....1906..	533,778.00	6,322.92	One-tenth.....	632.29
.....1907..	1,500,215.00	19,859.15	Three-tenths.....	5,957.75
.....1908..	227,896.00	2,669.22	One-half.....	1,334.61
.....1909..	143,123.00	2,215.38	Seven-tenths....	1,550.77
.....1910..	107,231.00	1,056.16	Nine-tenths.....	950.54
Over 5 years.....	2,500.00	40.84	Pro rata.....	40.18
Total.....	55,936,905.00	613,888.83	.....	310,904.40

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

	Fire.	Marine and inland.
Gross risks written.....	\$272,565.00	\$21,667.00
Less \$716.37 risks canceled, and \$937.45 reinsurance in companies authorized in District of Columbia.....	152,134.00	13,248.00
Net risks written.....	120,431.00	8,419.00
Gross premiums received.....	1,745.57	487.39
Less \$295.18 returned premiums, and \$912.85 premiums for reinsurance in companies authorized in District of Columbia.....	907.17	300.86
Net premiums received.....	838.40	186.53
Losses paid (deducting salvage).....	14.41	45.55
Less losses on risks reinsured in companies authorized in District of Columbia..	4.65	.....
Net losses paid.....	9.76	45.55
Losses incurred.....	14.41	45.55
Less losses on risks reinsured in companies authorized in District of Columbia..	4.37	.....
Net losses incurred.....	10.04	45.55

ORIENT INSURANCE CO., HARTFORD, CONN.

[Incorporated, 1867; commenced business, 1872. Archibald G. McIlwaine, president; Henry W. Gray, secretary. Home office, 20-22 Trinity Street, Hartford, Conn.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$500,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$3,023,057.15

II.—INCOME.

Gross premiums, fire.....	\$2,126,874.17
Deduct gross amount paid for reinsurance, fire, \$399,011.27; return premiums, fire, \$344,296.17.....	743,307.44
Total premiums (other than perpetual).....	1,383,566.73
Gross interest on bonds and dividends on stocks, less \$5,391.84 accrued interest on bonds acquired during 1910.....	107,395.26
Gross interest on deposits in trust companies and banks.....	4,811.90
Gross interest from all other sources.....	43.35
Gross rents from company's property, including \$3,375 for company's occupancy of its own buildings.....	9,000.00
Total gross interest and rents.....	121,250.51
Total income.....	1,504,817.24
Sum of both amounts.....	4,527,874.39

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$101,047.65 occurring in previous year), fire.....	\$819,625.78	
Deduct amount received for salvage, fire, \$15,319.27; reinsurance, fire, \$157,103.15; discount, fire, \$454.55.....	172,876.97	
Net amount paid policy holders for losses.....		\$646,748.81
Expenses of adjustment and settlement of losses.....		22,321.27
Commissions or brokerage.....		282,423.86
Allowances to local agencies for miscellaneous agency expenses.....		2,226.52
Salaries, \$27,550.80, and expenses, \$21,551.50, of special and general agents.....		49,102.30
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....		57,580.83
Rents, including \$3,375 for company's occupancy of its own buildings.....		7,533.18
Advertising, \$4,220.48, printing and stationery, \$11,878.48.....		16,098.96
Postage, telegrams, telephone, and express.....		10,467.49
Legal expenses.....		632.61
Furniture and fixtures.....		331.76
Maps, including corrections.....		3,097.13
Underwriters' boards and tariff associations.....		18,334.08
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....		14,023.75
Inspections and surveys.....		4,121.74
Repairs and expenses (other than taxes) on real estate.....		2,872.58
Taxes on real estate.....		4,183.00
State taxes on premiums.....		20,241.36
Insurance department licenses and fees.....		9,947.00
All other licenses, fees, and taxes:		
Municipal taxes and licenses.....	\$6,307.34	
Franchise tax.....	5,228.00	
United States corporation tax.....	2,958.37	
		14,493.71
Exchange.....	755.39	
Subscriptions.....	702.90	
Miscellaneous.....	4,180.16	
		5,638.45
Paid stockholders for interest or dividends (amount declared during the year).....		200,000.00
Gross loss on sale or maturity of ledger assets—bonds.....		12,523.30
Total disbursements.....		1,404,943.69
Balance.....		3,122,930.70

IV.—LEDGER ASSETS.

Book value of real estate.....	\$167,686.38	
Book value of bonds, \$2,370,248.76, and stocks, \$82,793.85.....	2,453,042.61	
Cash in company's office.....	8,584.72	
Deposits in trust companies and banks not on interest.....	2,223.72	
Deposits in trust companies and banks on interest.....	241,498.15	
Agents' balances, representing business written subsequent to Oct. 1, 1910....	242,185.95	
Agents' balances, representing business written prior to Oct. 1, 1910.....	7,312.86	
Other ledger assets—balance due from other companies.....	396.31	
Total ledger assets.....		3,122,930.70

NONLEDGER ASSETS.

Interest due, \$16,025, and accrued, \$14,687.49, on bonds.....	30,712.49	
Other nonledger assets—commissions on unpaid reinsurance.....	4,943.16	
Gross assets.....		3,158,586.35

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	7,312.86	
Book value of ledger assets over market value:		
Bonds and stocks.....	56,300.11	
Balance due from other companies.....	280.01	
		63,892.98
Total admitted assets.....		3,094,693.37

V.—LIABILITIES.

Gross losses adjusted and unpaid (due, \$11,293; not yet due, \$4,140.50).....	\$15,433.50	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	95,724.91	
Gross claims for losses resisted.....	18,917.72	
		130,076.13
Deduct reinsurance due or accrued.....	31,384.97	
Net amount of unpaid losses and claims.....		98,691.16
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$885,906.42; unearned premiums (50 per cent). ..	442,953.20	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$1,631,678.70; unearned premiums (pro rata).....	861,675.75	
Total unearned premiums as computed above.....		1,304,628.95

Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	\$2,252.56
State, county, and municipal taxes due or accrued.....	24,608.28
Return premiums, \$637.75; reinsurance premiums, \$21,242.07.....	21,879.82
All other liabilities:	
Balances due other companies.....	256.90
United States corporation tax.....	2,000.00
Total amount of all liabilities except capital.....	1,454,317.67
Capital actually paid up in cash.....	\$500,000.00
Surplus over all liabilities.....	1,140,375.70
Surplus as regards policy holders.....	1,640,375.70
Total liabilities.....	3,094,693.37

VI.—RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force Dec. 31, 1909.....	\$257,413,432.00	\$2,863,879.45
Written or renewed during the year.....	195,773,475.00	2,126,874.17
Total.....	453,186,907.00	4,990,753.62
Deduct those expired and marked off as terminated.....	175,688,425.00	2,001,055.45
In force at the end of the year.....	277,498,482.00	2,989,698.17
Deduct amount reinsured.....	41,767,052.00	472,113.05
Net amount in force Dec. 31, 1910.....	235,731,430.00	2,517,585.12

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premiums unearned.
1 year or less.....1910..	\$77,113,619.00	\$885,906.42	One-half.....	\$442,953.20
2 years.....1909..	546,214.00	5,520.70	One-fourth.....	1,380.18
.....1910..	888,545.00	9,251.62	Three-fourths.....	6,938.72
3 years.....1908..	32,353,673.00	311,535.85	One-sixth.....	51,922.63
.....1909..	36,298,669.00	346,453.95	One-half.....	173,226.97
.....1910..	41,693,225.00	392,688.83	Five-sixths.....	327,240.67
4 years.....1907..	694,976.00	6,234.91	One-eighth.....	779.36
.....1908..	588,541.00	5,898.10	Three-eighths.....	2,211.78
.....1909..	478,939.00	4,550.51	Five-eighths.....	2,844.10
.....1910..	556,341.00	5,786.61	Seven-eighths.....	5,063.28
5 years.....1906..	7,581,998.00	94,589.04	One-tenth.....	9,458.90
.....1907..	7,756,731.00	98,753.83	Three-tenths.....	29,626.11
.....1908..	8,588,755.00	104,152.91	One-half.....	52,076.45
.....1909..	9,391,442.00	110,885.51	Seven-tenths.....	77,619.89
.....1910..	10,898,109.00	132,832.50	Nine-tenths.....	119,549.16
Over 5 years.....	301,653.00	2,543.83	Pro rata.....	1,737.55
Total.....	235,731,430.00	2,517,585.12	.....	1,304,628.95

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$292,970.00
Less risks canceled.....	68,804.00
Net risks written.....	224,166.00
Gross premiums received.....	2,709.39
Less returned premiums.....	827.01
Net premiums received.....	1,882.38
Net losses paid.....	29.38
Losses incurred.....	2,040.38
Less losses on risks reinsured in companies authorized in District of Columbia.....	1,006.00
Net losses incurred.....	1,034.38

THE PENNSYLVANIA FIRE INSURANCE CO., PHILADELPHIA, PA.

Incorporated, 1825; commenced business, 1825. R. Dale Benson, president; W. Gardner Crowell, secretary. Home office, 510 Walnut Street, Philadelphia, Pa.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$750,000.00	
Amount of ledger assets (as per balance) Dec. 31 of previous year.....		\$7,344,287.85

II.—INCOME.

Gross premiums, fire.....	\$4,413,288.90	
Deduct gross amount paid for reinsurance, fire, \$357,332.28; return premiums, fire, \$608,370.70.....	965,702.98	
Total premiums (other than perpetual).....		3,447,585.92
Deposit premiums written on perpetual risks (gross).....		27,717.51
Gross interest on mortgage loans.....	10,345.48	
Gross interest on collateral loans.....	10,399.09	
Gross interest on bonds and dividends on stocks, less \$4,830.40 accrued interest on bonds acquired during 1910.....	260,207.20	
Gross interest on deposits in trust companies and banks.....	2,751.77	
Gross rents from company's property, including \$8,000 for company's occupancy of its own buildings.....	8,725.00	
Total gross interest and rents.....		292,428.54
Transfers.....		403.00
Gross profit on sale or maturity of ledger assets:		
Bonds.....	4,114.80	
Collateral Indiana syndicate.....	4,000.00	
		8,114.80
Total income.....		3,776,249.77
Sum of both amounts.....		11,120,537.62

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$313,047.97 occurring in previous year), fire.....	\$2,087,787.54	
Deduct amount received for salvage, fire, \$6,353.89; reinsurance, fire, \$123,640.66; discount, fire, \$1,928.44.....	131,922.99	
Net amount paid policy holders for losses.....		1,955,864.55
Expenses of adjustment and settlement of losses.....		15,230.60
Commissions or brokerage.....		829,946.32
Salaries, \$100,335.13, and expenses, \$37,878.77, of special and general agents.....		138,213.90
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....		20,219.41
Rents, including \$8,000 for company's occupancy of its own buildings.....		71,108.05
Advertising, \$3,828.56; printing and stationery, \$22,742.51.....		26,571.07
Postage, telegrams, telephone, and express.....		19,291.52
Legal expenses.....		1,484.73
Furniture and fixtures.....		1,085.38
Maps, including corrections.....		8,910.10
Underwriters' boards and tariff associations.....		35,529.28
Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses.....		1,885.99
Inspections and surveys.....		11,692.56
Repairs and expenses (other than taxes) on real estate.....		826.86
Taxes on real estate.....		2,663.38
State taxes on premiums.....		65,620.61
Insurance department licenses and fees.....		13,794.83
All other licenses, fees, and taxes:		
Municipal.....	\$7,819.91	
Federal.....	4,951.77	
Capital stock.....	8,564.40	
		21,336.08
Miscellaneous.....		20,420.68
Deposit premiums returned.....		28,942.77
Paid stockholders for interest or dividends (amount declared during the year).....		206,250.00
Gross loss on sale or maturity of ledger assets—bonds.....		303.80
Total disbursements.....		3,497,192.47
Balance.....		7,623,345.15

IV.—LEDGER ASSETS.

Book value of real estate.....	\$189,377.07	
Mortgage loans on real estate, first liens.....	197,000.00	
Loans secured by pledge of bonds, stocks, or other collateral.....	173,106.98	
Book value of bonds, \$5,881,047.43, and stocks, \$411,365.75.....	6,292,413.18	
Cash in company's office.....	1,836.49	
Deposits in trust companies and banks on interest.....	170,332.80	
Agents' balances representing business written subsequent to Oct. 1, 1910....	574,149.62	
Agents' balances representing business written prior to Oct. 1, 1910.....	25,129.01	
Total ledger assets.....		7,623,345.15

NONLEDGER ASSETS.

Interest due, \$75, and accrued, \$2,831.90, on mortgages.....	\$2,906.90	
Interest accrued on bonds.....	80,145.99	
Interest accrued on collateral loans.....	634.76	
		\$83,687.65
Gross assets.....		7,707,032.80

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	25,129.01	
Book value of ledger assets over market value:		
Bonds and stocks.....	107,026.18	
Real estate.....	48,377.07	
Collateral.....	9,106.98	
		189,639.24
Total admitted assets.....		7,517,393.56

V.—LIABILITIES.

Gross losses adjusted and unpaid (not yet due).....	\$35,247.33	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	358,633.56	
Gross claims for losses resisted.....	24,835.75	
	418,716.64	
Deduct reinsurance due or accrued.....	34,794.01	
Net amount of unpaid losses and claims.....		383,922.63
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$2,262,716.29; unearned premiums (50 per cent).....	1,131,358.14	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$4,005,201.81; unearned premiums (pro rata).....	2,080,115.36	
Total unearned premiums as computed above.....		3,211,473.50
Amount reclaimable by the insured on perpetual fire insurance policies, being 90.7 per cent of the premium or deposit received.....		915,496.58
State, county, and municipal taxes due or accrued.....		30,000.00
Total amount of all liabilities except capital.....		4,540,892.71
Capital actually paid up in cash.....	\$750,000.00	
Surplus over all liabilities.....	2,226,500.85	
Surplus as regards policy holders.....		2,976,500.85
Total liabilities.....		7,517,393.56

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$601,857,889.00	\$6,513,118.38
Written or renewed during the year.....	410,923,328.00	4,413,288.90
Total.....	1,012,781,217.00	10,926,407.28
Deduct those expired and marked off as terminated.....	375,440,724.00	4,153,063.42
In force at the end of the year.....	637,340,493.00	6,773,343.86
Deduct amount reinsured.....	52,758,405.00	505,425.76
Net amount in force Dec. 31, 1910.....	584,582,088.00	6,267,918.10

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$202,994,220.00	\$2,262,716.29	One-half.....	\$1,131,358.14
years.....1909..	233,696.00	2,179.00	One-fourth.....	544.75
1910..	711,982.00	5,322.67	Three-fourths....	3,992.01
3 years.....1908..	68,548,174.00	740,738.11	One-sixth.....	123,456.38
1909..	81,278,139.00	853,886.94	One-half.....	426,943.47
1910..	87,458,951.00	887,849.00	Five-sixths.....	739,874.17
4 years.....1907..	673,998.00	6,458.56	One-eighth.....	807.32
1908..	635,088.00	5,986.72	Three-eighths....	2,145.02
1909..	349,455.00	3,425.91	Five-eighths.....	2,128.82
1910..	428,936.00	3,296.95	Seven-eighths....	2,884.83
5 years.....1906..	23,588,537.00	271,553.01	One-tenth.....	27,155.30
1907..	24,984,487.00	269,212.53	Three-tenths....	80,763.76
1908..	27,377,537.00	286,145.92	One-half.....	143,072.96
1909..	30,700,332.00	327,546.97	Seven-tenths....	229,282.88
1910..	30,747,306.00	315,659.82	Nine-tenths....	284,093.84
Over 5 years.....	3,871,250.00	25,939.70	Pro rata.....	12,969.85
Total.....	584,582,088.00	6,267,918.10		3,211,473.50
Perpetual risk.....	40,687,297.00	1,009,172.43		915,496.58
Grand total.....	625,269,385.00	7,277,090.53		4,126,970.08

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$699,463.00
Less \$41,323 risks canceled and \$9,000 reinsurance in companies authorized in District of Columbia.....	50,323.00
Net risks written.....	649,140.00
Gross premiums received.....	4,001.56
Less \$257.49 returned premiums; and \$66.34 premiums for reinsurance in companies authorized in District of Columbia.....	323.83
Net premiums received.....	3,677.73
Net losses paid.....	2,916.55
Net losses incurred.....	2,930.55

THE PHOENIX INSURANCE CO., HARTFORD, CONN.

[Incorporated, 1854; commenced business, 1854. D. W. C. Skilton, president; John B. Knox, secretary. Home office, 783 Main Street, Hartford, Conn.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$2,000,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$8,743,937.19

II.—INCOME.

Gross premiums, fire.....	\$6,738,312.45
Deduct gross amount paid for reinsurance, fire, \$813,913.29; return premiums, fire, \$897,230.02.....	1,711,143.31
Total premiums (other than perpetual).....	5,027,169.14
Gross interest on mortgage loans.....	2,604.86
Gross interest on collateral loans.....	751.56
Gross interest on bonds and dividends on stocks, less \$8,074.99, accrued interest on bonds acquired during 1910.....	372,492.78
Gross interest on deposits in trust companies and banks.....	13,951.56
Gross interest from all other sources.....	231.03
Gross rents from company's property.....	13,189.50
Total gross interest and rents.....	403,221.29
From agents' balances previously charged off.....	5.00
Gross profit on sale or maturity of ledger assets:	
Real estate.....	371.57
Stocks.....	4,800.00
Gross increase, by adjustment, in book of ledger assets:	
Bonds.....	3.25
Stocks.....	4,980.00
	10,154.82
Total income.....	5,440,550.25
Sum of both amounts.....	14,184,487.44

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$410,609.39 occurring in previous year), fire.....	\$2,630,437.76
Deduct amount received for salvage, fire, \$27,112.83; reinsurance, fire, \$326,911.09; discount, fire, \$2,960.68.....	356,984.60
Net amount paid policy holders for losses.....	\$2,273,453.16
Expenses of adjustment and settlement of losses.....	32,067.89
Commissions or brokerage.....	963,976.66
Salaries, \$250,090.12, and expenses, \$153,661.48, of special and general agents.....	403,751.60
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees..	129,610.97
Rents.....	20,404.83
Advertising, \$6,384.80; printing and stationery, \$41,029.47.....	47,414.27
Postage, telegrams, telephone, and express.....	41,143.66
Legal expenses.....	3,415.57
Furniture and fixtures.....	3,870.86
Maps, including corrections.....	13,006.48
Underwriters' boards and tariff associations.....	61,140.79
Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses.....	15,515.62
Inspections and surveys.....	17,217.81
Repairs and expenses (other than taxes) on real estate.....	12,488.96
Taxes on real estate.....	1,767.99
State taxes on premiums.....	99,656.24
Insurance department licenses and fees.....	20,073.17
All other licenses, fees, and taxes:	
Municipal taxes and fees.....	\$23,463.17
Income tax.....	7,408.28
Stockholders' tax.....	49,360.00
	80,231.45
Miscellaneous expenses.....	2,226.11
Paid stockholders for interest or dividends (amount declared during the year).....	280,000.00
Agents' balances charged off.....	132.40
Gross decrease, by adjustment, in book value of ledger assets:	
Bonds.....	7,516.25
Stocks.....	46,872.42
	54,388.67
Total disbursements.....	4,576,955.16
Balance.....	9,607,532.28

IV.—LEDGER ASSETS.

Book value of real estate.....	\$130,091.14
Mortgage loans on real estate, first liens.....	50,350.00
Loans secured by pledge of bonds, stocks, or other collateral.....	14,200.00
Book value of bonds, \$5,322,316.24, and stocks, \$2,549,925.15.....	7,872,241.39
Cash in company's office.....	13,575.32
Deposits in trust companies and banks not on interest.....	77,777.80
Deposits in trust companies and banks on interest.....	646,464.08
Agents' balances representing business written subsequent to Oct. 1, 1910..	790,644.39
Agents' balances representing business written prior to Oct. 1, 1910.....	12,188.16
Total ledger assets.....	9,607,532.28

NONLEDGER ASSETS.

Interest due, \$123, and accrued, \$1,168, on mortgages.....	1,291.00
Interest due, \$2,250, and accrued, \$77,478.51, on bonds.....	79,728.51
Interest accrued on collateral loans.....	373.40
Interest accrued on other assets.....	5,090.00
Rents accrued on company's property or lease.....	1,231.58
	87,714.49
Market value of real estate over book value.....	10,922.24
Market value (not including interest) of bonds and stocks over book value.....	988,335.86
Other nonledger assets:	
Foreign premiums in course of collection which have not been carried to ledger account.....	72,000.00
Less expenses and commissions.....	21,600.00
	50,400.00
Reinsurance due from other companies on losses paid.....	4,940.61
Gross assets.....	10,749,845.48

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	12,188.16
Total admitted assets.....	10,737,657.32

V.—LIABILITIES.

Gross losses adjusted and unpaid, not yet due.....	\$167,089.60
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	477,958.57
Gross claims for losses resisted.....	40,033.72
	685,081.89
Deduct reinsurance due or accrued.....	103,021.83
Net amount of unpaid losses and claims.....	582,060.06

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$3,250,983.33; unearned premiums (50 per cent).....	\$1,625,491.67	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$5,117,526.57; unearned premiums (pro rata).....	2,699,974.34	
Total unearned premiums as computed above.....		\$4,325,466.01
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		20,000.00
State, county, and municipal taxes due or accrued.....		155,000.00
Total amount of all liabilities except capital.....		5,082,526.07
Capital actually paid up in cash.....	2,000,000.00	
Surplus over all liabilities.....	3,655,131.25	
Surplus as regards policy holders.....		5,655,131.25
Total liabilities.....		10,737,657.32

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$869,271,425.00	\$9,028,483.69
Written or renewed during the year.....	734,809,715.00	6,810,312.45
Total.....	1,604,081,140.00	15,838,796.14
Deduct those expired and marked off as terminated.....	670,568,379.00	6,571,921.59
In force at the end of the year.....	933,512,761.00	9,266,874.55
Deduct amount reinsured.....	85,498,363.00	898,364.65
Net amount in force Dec. 31, 1910.....	848,014,398.00	8,368,509.90

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$355,841,075.00	\$3,250,983.33	One-half.....	\$1,625,491.67
2 years.....1909..	2,337,347.00	22,913.10	One-fourth.....	5,728.28
.....1910..	3,257,653.00	34,737.12	Three-fourths.....	26,052.84
3 years.....1908..	100,742,024.00	1,016,601.55	One-sixth.....	169,433.59
.....1909..	125,045,429.00	1,204,434.46	One-half.....	602,217.23
.....1910..	129,157,633.00	1,293,023.07	Five-sixths.....	1,077,519.23
4 years.....1907..	1,263,445.00	13,056.50	One-eighth.....	1,632.06
.....1908..	1,483,989.00	15,546.96	Three-eighths.....	5,830.11
.....1909..	1,400,622.00	15,031.86	Five-eighths.....	9,394.91
.....1910..	1,598,230.00	18,205.45	Seven-eighths.....	15,929.76
5 years.....1906..	22,183,973.00	270,785.11	One-tenth.....	27,078.51
.....1907..	22,681,558.00	259,400.36	Three-tenths.....	77,820.11
.....1908..	24,809,282.00	281,135.96	One-half.....	140,567.98
.....1909..	27,421,674.00	323,099.17	Seven-tenths.....	226,169.42
.....1910..	28,790,464.00	349,555.90	Nine-tenths.....	314,600.31
Total.....	848,014,398.00	8,368,509.90		4,325,466.01

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$1,767,546.00
Less \$85,700 risks canceled, and \$230,392 reinsurance in companies authorized in District of Columbia.....	316,092.00
Net risks written.....	1,451,454.00
Gross premiums received.....	7,105.84
Less \$439.67 returned premiums, and \$1,106.87 premiums for reinsurance in companies authorized in District of Columbia.....	1,546.54
Net premiums received.....	5,559.30
Losses paid (deducting salvage).....	383.03
Less losses on risks reinsured in companies authorized in District of Columbia.....	8.29
Net losses paid.....	374.74
Losses incurred.....	372.91
Less losses on risks reinsured in companies authorized in District of Columbia.....	3.31
Net losses incurred.....	369.60

PROVIDENCE WASHINGTON INSURANCE CO., PROVIDENCE, R. I.

(Incorporated, 1799; commenced business 1799. J. B. Branch, president; A. G. Beals, secretary. Home office, 20 Market Square, Providence, R. I.)

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$500,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$2,638,054.33

II.—INCOME.

	Fire.	Marine and inland.	
Gross premiums.....	\$3,201,253.37	\$1,140,604.89	
Deduct gross amount paid for reinsurance—fire, \$552,823.12, marine and inland, \$269,091.81; return premiums—fire, \$431,069.70, marine and inland, \$83,544.86.....	983,892.82	352,636.67	
Total premiums (other than perpetual).....	2,217,360.55	787,968.22	3,005,328.77
Gross interest on bonds and dividends on stocks, less \$138.89 accrued interest on bonds acquired during 1910.....		118,708.11	
Gross interest on deposits in trust companies and banks.....		1,636.35	
Gross interest from all other sources.....		781.68	
Total gross interest.....			121,126.14
Fourth National Bank of New York, rights to new stock.....			337.50
Gross profit on sale or maturity of ledger assets—bonds.....			2,218.75
Total income.....			3,129,011.16
Sum of both amounts.....			5,767,065.49

III.—DISBURSEMENTS.

	Fire.	Marine and inland.	
Gross amount paid policy holders for losses (including \$325,-952.69 occurring in previous year.....	\$1,546,736.01	\$683,711.35	
Deduct amount received for salvage—fire, \$16,802.59, marine and inland, \$22,602.62; reinsurance—fire, \$300,674.23, marine and inland, \$196,367.98; discount—fire, \$1,617.13.....	319,093.95	219,385.49	
Net amount paid policy holders for losses.....	1,227,642.06	464,325.86	1,691,967.92
Expenses of adjustment and settlement of losses.....			23,955.14
Commissions or brokerage.....			601,675.32
Salaries, \$90,268.05, and expenses, \$35,847.37, of special and general agents.....			126,115.42
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....			103,219.52
Rents.....			11,022.96
Advertising, \$3,744.36; printing and stationery, \$24,375.20.....			28,119.56
Postage, telegrams, telephone, and express.....			26,035.85
Legal expenses.....			1,412.62
Furniture and fixtures.....			6,401.58
Maps, including corrections.....			7,289.03
Underwriters' boards and tariff associations.....			27,248.09
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....			19,374.10
Inspections and surveys.....			11,438.04
State taxes on premiums.....			50,211.85
Insurance department licenses and fees.....			11,819.70
All other licenses, fees, and taxes:			
United States income tax.....		\$1,938.95	
County and city taxes.....		2,077.88	
County and city licenses.....		6,983.22	
Franchise tax.....		635.00	
Balance of expense account.....			11,635.05
Discounts on marine premiums.....			4,379.22
Paid stockholders for interest or dividends.....			415.42
Gross decrease, by adjustment, in book value of ledger assets:			50,000.00
Bonds.....		250.00	
Stocks.....		139,838.13	
Total disbursements.....			140,088.13
Balance.....			2,953,824.52
			2,813,240.97

IV.—LEDGER ASSETS.

Book value of bonds, \$1,033,800, and stocks, \$1,092,900.....	\$2,126,700.00
Cash in company's office.....	1,168.51
Deposits in trust companies and banks not on interest.....	13,909.81
Deposits in trust companies and banks on interest.....	173,563.31
Agents' balances representing business written subsequent to Oct. 1, 1910....	468,177.30
Agents' balances representing business written prior to Oct. 1, 1910.....	672.18
Bills receivable, taken for marine and inland risks.....	27,740.37
Bills receivable, taken for fire risks.....	480.00
Due from reinsuring companies for balances of accounts.....	829.49
Total ledger assets.....	2,813,240.97

NONLEDGER ASSETS.

Interest accrued on bonds.....	\$5,866.22	
Stock dividends declared.....	13,855.00	\$19,721.22
Market value (not including interest) of bonds and stocks over book value.....		861,305.50
Gross assets.....		3,694,267.69

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	672.18	
Bills receivable, past due, taken for marine, inland, and fire risks.....	470.00	1,142.18
Total admitted assets.....		3,693,125.51

V.—LIABILITIES.

Gross losses adjusted and unpaid (due, \$43,629.23; not yet due, \$11,033.21)...	\$54,662.44	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	289,777.41	
Gross claims for losses resisted.....	14,322.87	
	358,762.72	
Deduct reinsurance due or accrued.....	71,734.23	
Net amount of unpaid losses and claims.....		287,028.49
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$1,517,646.89; unearned premiums (50 per cent).....	758,823.44	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$2,055,207.63; unearned premiums (pro rata).....	1,086,406.09	
Gross premiums (less reinsurance, cash and bills) received and receivable upon all unexpired inland navigation risks, \$424,709.05; unearned premiums (50 per cent).....	212,354.52	
Gross premiums (less reinsurance, cash and bills) received and receivable upon all unexpired marine risks, \$107,513.46; unearned premiums (50 per cent) on time risks.....	56,671.15	
Excess of original premiums over amount received for reinsurance, \$22,376.10; unearned premiums (pro rata).....	4,169.59	
Total unearned premiums as computed above.....		2,118,424.79
State, county, and municipal taxes due or accrued.....		50,000.00
Total amount of all liabilities except capital.....		2,455,453.28
Capital actually paid up in cash.....	500,000.00	
Surplus over all liabilities.....	737,672.23	
Surplus as regards policy holders.....		1,237,672.23
Total liabilities.....		3,693,125.51

VI—RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force Dec 31, 1909.....	\$368,615,350.00	\$4,002,920.28	\$16,557,859.00	\$416,810.19
Written or renewed during the year.....	301,051,275.00	3,201,253.37	169,235,598.00	1,140,604.89
Total.....	669,666,625.00	7,204,173.65	185,793,457.00	1,557,415.08
Deduct those expired and marked off as terminated.....	268,758,586.00	2,924,590.34	160,920,661.00	942,212.61
In force at the end of year.....	400,908,039.00	4,279,583.31	24,872,796.00	615,202.47
Deduct amount reinsured.....	62,604,057.00	706,728.79	2,440,892.00	82,979.96
Net amount in force Dec. 31, 1910....	338,303,982.00	3,572,854.52	22,431,904.00	532,222.51

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premiums unearned.
1 year or less.....1910..	\$142,950,267.00	\$1,517,646.89	One-half.....	\$758,823.44
2 years.....1909..	2,737,778.00	22,027.36	One-fourth.....	5,506.84
.....1910..	645,095.00	6,478.09	Three-fourths.....	4,858.57
3 years.....1908..	37,219,461.00	396,010.12	One-sixth.....	66,001.69
.....1909..	41,337,234.00	434,360.99	One-half.....	217,180.49
.....1910..	48,223,108.00	493,137.80	Five-sixths.....	410,948.16
4 years.....1907..	489,330.00	4,645.21	One-eighth.....	580.65
.....1908..	428,918.00	3,614.66	Three-eighths.....	1,355.49
.....1909..	796,427.00	7,530.38	Five-eighths.....	4,706.48
.....1910..	461,795.00	4,634.66	Seven-eighths.....	4,055.33
5 years.....1906..	10,347,139.00	114,296.01	One-tenth.....	11,429.60
.....1907..	11,175,269.00	116,875.76	Three-tenths.....	35,062.73
.....1908..	12,558,937.00	130,922.05	One-half.....	65,461.03
.....1909..	13,109,045.00	144,805.75	Seven-tenths.....	101,364.03
.....1910..	15,733,537.00	174,697.69	Nine-tenths.....	157,227.92
Over 5 years.....	90,642.00	1,171.10	Pro rata.....	667.08
Total.....	338,303,982.00	3,572,854.52	.....	1,845,229.53

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

	Fire.	Marine and inland.
Gross risks written.....	\$1,438,850.00	\$292,275.00
Less \$257,681 risks canceled and \$5,000 reinsured in companies authorized in District of Columbia.....	213,081.00	49,600.00
Net risks written.....	1,225,769.00	152,675.00
Gross premiums received.....	10,007.66	4,216.33
Less \$2,782.71 returned premiums and \$75 premiums for reinsurance in companies authorized in District of Columbia.....	1,791.03	1,066.68
Net premiums received.....	8,216.63	3,149.65
Net losses paid.....	2,483.27	492.33
Net losses incurred.....	2,899.23	492.33

QUEEN INSURANCE CO. OF AMERICA, NEW YORK, N. Y.

[Incorporated, 1891; commenced business, 1891. Edward F. Beddall, president; Nevett S. Bartow, secretary. Home office, 84 William Street, New York, N. Y.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$1,000,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$8,411,025.66

II.—INCOME.

	Fire.	Marine and inland.
Gross premiums.....	\$6,029,690.07	\$23,236.25
Deduct gross amount paid for reinsurance—fire, \$563,775.89; return premiums—fire, \$856,889.20; marine and inland, \$734.62.....	1,420,665.09	734.62
Total premiums (other than perpetual).....	4,609,024.98	22,501.63
Gross interest on mortgage loans.....		2,950.00
Gross interest on bonds and dividends on stocks, less \$5,267.25 accrued interest on bonds acquired during 1910.....		299,645.35
Gross interest on deposits in trust companies and banks.....		7,547.08
Gross interest from all other sources.....		175.88
Total gross interest.....		310,318.31
From agents' balances previously charged off.....		32.51
Gross profit on sale or maturity of ledger assets:		
Bonds.....		705.00
Stocks.....		5,847.65
		6,552.65
Total income.....		4,948,430.08
Sum of both amounts.....		13,359,455.74

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$301,863.16 occurring in previous year), fire.....	\$2,543,033.68
Deduct amount received for salvage, fire, \$32,902.53; reinsurance, fire, \$223,069.99; discount, fire, \$1,260.95.....	257,233.47
Net amount paid policy holders for losses.....	\$2,285,800.21
Expenses of adjustment and settlement of losses.....	53,168.57
Commissions or brokerage.....	849,055.33
Allowances to local agencies for miscellaneous agency expenses.....	28,563.94
Salaries, \$94,452.48, and expenses, \$64,103.03, of special and general agents.....	158,555.51
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees..	295,336.18
Rents.....	36,765.15
Advertising, \$20,098.87; printing and stationery, \$32,511.89.....	52,610.76
Postage, telegrams, telephone, and express.....	30,099.84
Legal expenses.....	1,773.57
Furniture and fixtures.....	11,094.66
Maps, including corrections.....	12,407.12
Underwriters' boards and tariff associations.....	51,592.40
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....	26,200.96
Inspections and surveys.....	19,580.30
State taxes on premiums.....	72,876.81
Insurance department licenses and fees.....	18,105.83
All other licenses, fees, and taxes:	
Municipal licenses.....	\$13,921.54
Local taxes.....	2,405.12
Personal property tax, \$34.23; provincial taxes, \$647.34.....	681.57
Franchise taxes.....	1,733.90
	18,742.13
Custodians' fees, \$2,000; subscriptions to mercantile agencies, \$5,950.66; exchange, \$1,886.63; general traveling expenses, \$6,950.09; auditing expenses, \$2,210; fidelity bonds, \$870.66; supper allowance, clerks' night work, \$1,416.76; annual conferences, entertainments, etc., \$682.38; spring water and ice, \$599.48; towel service, \$294.83; renting tabulating machines, \$1,076.33; petty items, \$1,504.19.....	25,432.11
Paid stockholders for interest or dividends.....	300,000.00
Agents' balances charged off.....	868.15
Gross loss on sale or maturity of ledger assets—bonds.....	300.63
Gross decrease, by adjustment, in book value of ledger assets:	
Bonds.....	\$705.00
Stocks.....	5,847.65
	6,552.65
Total disbursements.....	4,355,482.81
Balance.....	9,003,972.93

IV.—LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$65,000.00
Book value of bonds, \$5,050,396.72, and stocks, \$2,771,749.43.....	7,822,146.15
Cash in company's office.....	8,861.74
Deposits in trust companies and banks not on interest.....	19,841.45
Deposits in trust companies and banks on interest.....	333,866.70
Agents' balances representing business written subsequent to Oct. 1, 1910.....	749,175.65
Agents' balances representing business written prior to Oct. 1, 1910.....	4,923.74
Bills receivable, taken for fire risks.....	157.50
Total ledger assets.....	9,003,972.93

NONLEDGER ASSETS.

Interest accrued on mortgages.....	1,405.13
Interest due, \$5,250 and accrued, \$64,135.27, on bonds.....	69,385.27
Interest accrued on other assets.....	1,158.98
	71,949.38
Due for reinsurance on losses paid.....	591.88
Gross assets.....	9,076,514.19

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	4,923.74
Book value of ledger assets over market value—bonds and stocks.....	45,701.59
	50,625.33
Total admitted assets.....	9,025,888.86

V.—LIABILITIES.

Gross losses adjusted and unpaid (not yet due).....	\$109,662.28
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	298,018.60
Gross claims for losses resisted.....	54,532.00
	462,212.88
Deduct reinsurance due or accrued.....	40,903.55
Net amount of unpaid losses and claims.....	421,309.33

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$3,082,499.32; unearned premiums (50 per cent).....	\$1,541,249.66
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$4,575,355.83; unearned premiums (pro rata).....	2,464,095.57
Gross premiums (less reinsurance, cash, and bills) received and receivable upon all unexpired inland navigation risks, \$4,492.40; unearned premiums (50 per cent).....	2,246.20
Gross premiums (less reinsurance, cash, and bills) received and receivable upon all unexpired marine risks, \$2,364.03; unearned premiums (100 per cent).....	2,364.03
Total unearned premiums as computed above.....	\$4,009,955.46
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	26,234.90
State, county, and municipal taxes due or accrued, including corporation tax.....	78,894.46
Commissions, brokerage, and other charges due or to become due to agents and brokers....	6,962.89
Return premiums, \$6,234.71; reinsurance premiums, \$52,954.20.....	59,188.91
Pension obligations.....	34,218.00
Total amount of all liabilities except capital.....	4,636,763.95
Capital actually paid up in cash.....	\$1,000,000.00
Surplus over all liabilities.....	3,389,124.91
Surplus as regards policy holders.....	4,389,124.91
Total liabilities.....	9,025,888.86

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.	Marine and inland risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$680,470,571.00	\$7,907,966.47		
Written or renewed during the year.....	508,020,464.00	6,029,690.07	\$3,916,460.00	\$23,236.25
Total.....	1,188,491,035.00	13,937,656.54	3,916,460.00	23,236.25
Deduct those expired and marked off as terminated.....	459,844,095.00	5,658,213.34	3,272,735.00	16,379.82
In force at the end of the year.....	728,646,940.00	8,279,443.20	643,725.00	6,856.43
Deduct amount reinsured.....	52,590,461.00	621,588.05		
Net amount in force Dec. 31, 1910....	676,056,479.00	7,657,855.15	643,725.00	6,856.43

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$243,488,432.00	\$3,082,499.32	One-half.....	\$1,541,249.66
2 years.....1909..	1,512,405.00	17,382.19	One-fourth.....	4,345.54
.....1910..	2,154,721.00	22,851.26	Three-fourths.....	17,138.45
3 years.....1908..	88,174,100.00	872,490.82	One-sixth.....	145,415.14
.....1909..	104,806,878.00	1,050,950.17	One-half.....	525,475.08
.....1910..	119,462,834.00	1,211,165.63	Five-sixths.....	1,009,304.70
4 years.....1907..	1,006,725.00	10,236.74	One-eighth.....	1,279.59
.....1908..	1,289,448.00	13,807.49	Three-eighths.....	5,177.81
.....1909..	1,059,701.00	12,329.24	Five-eighths.....	7,705.77
.....1910..	1,290,193.00	12,280.78	Seven-eighths.....	10,745.69
5 years.....1906..	17,927,774.00	224,367.97	One tenth.....	22,436.79
.....1907..	18,980,640.00	228,336.30	Three-tenths.....	68,500.89
.....1908..	21,625,917.00	256,639.19	One-half.....	128,319.59
.....1909..	24,369,215.00	292,593.37	Seven-tenths.....	204,815.36
.....1910..	28,499,721.00	344,957.14	Nine-tenths.....	310,461.42
Over 5 years.....	407,775.00	4,967.54	Pro rata.....	2,973.75
Total.....	676,056,479.00	7,657,855.15		4,005,345.23

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$1,162,040.00
Less \$167,450 risks canceled and \$87,416 reinsurance in companies authorized in District of Columbia.....	254,866.00
Net risks written.....	907,174.00
Gross premiums received.....	6,599.76
Less \$774.74 returned premiums; and \$480.54 premiums for reinsurance in companies authorized in District of Columbia.....	1,255.28
Net premiums received.....	5,344.48
Net losses paid.....	167.57
Net losses incurred.....	66.32

RHODE ISLAND INSURANCE CO., PROVIDENCE, R. I.

[Incorporated, 1905; commenced business, 1907. George L. Shepley, president; Emil G. Pieper, secretary.
Home office, 17 Customhouse, Providence, R. I.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$300,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$975,603.87

II.—INCOME.

Gross premiums, fire.....	\$713,894.48
Deduct gross amount paid for reinsurance, fire, \$109,606.56; return premiums, fire, \$150,148.08.....	259,754.64
Total premiums (other than perpetual).....	454,139.84
Gross interest on bonds and dividends on stocks, less \$773.54 accrued interest on bonds acquired during 1910.....	36,525.21
Gross interest on deposits in trust companies and banks.....	1,291.89
Total income.....	491,956.94
Sum of both amounts.....	1,467,560.81

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$35,819.34 occurring in previous year), fire.....	\$243,850.36
Deduct amount received for salvage, fire, \$5,847.31; reinsurance, fire, \$40,608.16.....	46,455.47
Net amount paid policy holders for losses.....	197,394.89
Expenses of adjustment and settlement of losses.....	3,011.60
Commissions or brokerage.....	137,141.05
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....	6,000.00
Advertising.....	389.14
Legal expenses.....	6.00
Fire department, fire-patrol and salvage corps assessments, fees, taxes, and expenses.....	4,155.34
State taxes on premiums.....	8,163.37
Insurance department licenses and fees.....	2,854.66
All other licenses, fees, and taxes:	
Government income tax.....	\$257.24
City licenses and tax.....	249.24
Auditing books.....	506.48
Commission on investment.....	125.00
Paid stockholders for interest or dividends (amount declared during the year).....	128.00
Gross decrease, by adjustment, in book value of ledger assets—bonds.....	30,000.00
Total disbursements.....	100.00
Balance.....	389,975.53
	1,077,585.28

IV.—LEDGER ASSETS.

Book value of bonds, \$695,054.27 and stocks, \$208,425.....	\$903,479.27
Deposits in trust companies and banks on interest.....	70,019.61
Agents' balances representing business written subsequent to Oct. 1, 1910.....	103,986.40
Cash deposited with Philadelphia Underwriters' Association.....	100.00
Total ledger assets.....	1,077,585.28

NONLEDGER ASSETS.

Interest accrued on bonds.....	\$8,377.72
Interest accrued on other assets.....	1,072.08
Market value (not including interest) of bonds and stocks over book value.....	9,449.80
Reinsurance due on losses paid.....	3,321.98
Total admitted assets.....	605.19
	1,090,962.25

V.—LIABILITIES.

Gross losses adjusted and unpaid (not yet due).....	\$16,829.58	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	30,827.17	
Gross claims for losses resisted.....	1,050.00	
	48,706.75	
Deduct reinsurance due or accrued.....	8,660.30	
Net amount of unpaid losses and claims.....		\$40,046.45
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$324,861.19; unearned premiums (50 per cent). ..	162,430.59	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$251,567.20; unearned premiums (pro rata).....	157,590.84	
Total unearned premiums as computed above.....		320,021.43
State, county, and municipal taxes due or accrued.....		7,875.63
Commissions, brokerage, and other charges due or to become due to agents and brokers....		31,195.92
Total amount of all liabilities except capital.....		399,139.43
Capital actually paid up in cash.....	\$300,000.00	
Surplus over all liabilities.....	391,822.82	
Surplus as regards policy holders.....		691,822.82
Total liabilities.....		1,090,962.25

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$56,735,640.00	\$555,077.40
Written or renewed during the year.....	73,693,613.00	713,894.48
Total.....	130,429,253.00	1,268,971.88
Deduct those expired and marked off as terminated.....	53,039,643.00	570,145.91
In force at the end of the year.....	77,389,610.00	698,825.97
Deduct amount reinsured.....	14,074,741.00	122,397.58
Net amount in force Dec. 31, 1910.....	63,314,869.00	576,428.39

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$36,980,530.00	\$324,861.19	One-half.....	\$162,430.59
2 years.....1909..	221,039.00	2,285.28	One-fourth.....	571.32
.....1910..	417,944.00	2,243.88	Three-fourths.....	1,682.91
3 years.....1908..	3,503,905.00	31,379.83	One-sixth.....	5,229.97
.....1909..	5,471,600.00	49,649.62	One-half.....	24,824.81
.....1910..	8,620,537.00	71,415.89	Five-sixths.....	59,513.24
4 years.....1907..	29,250.00	437.41	One-eighth.....	54.67
.....1908..	98,987.00	448.68	Three-eighths.....	168.25
.....1909..	110,154.00	1,971.68	Five-eighths.....	1,232.30
.....1910..	74,930.00	1,285.68	Seven-eighths.....	1,124.97
5 years.....1907..	946,808.00	10,633.85	Three-tenths.....	3,190.15
.....1908..	1,426,884.00	16,960.87	One-half.....	8,480.43
.....1909..	2,228,744.00	25,130.07	Seven-tenths.....	17,591.05
.....1910..	3,179,857.00	37,546.81	Nine-tenths.....	33,792.13
Over 5 years.....	3,700.00	177.65	Pro rata.....	134.64
Total.....	63,314,869.00	576,428.39		320,021.43

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$320,730.00
Less \$56,207 risks canceled and \$16,032 reinsurance in companies authorized in District of Columbia.....	72,239.00
Net risks written.....	248,491.00

Gross premiums received.....	\$2,336.51
Less \$451.84 returned premiums and \$144.13 premiums for reinsurance in companies authorized in District of Columbia.....	595.97
Net premiums received.....	1,740.54
Net losses paid.....	105.33
Net losses incurred.....	1,852.19

ROCHESTER GERMAN FIRE INSURANCE CO., ROCHESTER, N. Y.

[Incorporated, 1872; commenced business, 1872. Albrecht Vogt, president; Edward E. Raschall, secretary.
Home office, 19 Main Street West, Rochester, N. Y.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$500,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$2,506,714.11

II.—INCOME.

Gross premiums, fire.....	\$2,385,015.45
Deduct gross amount paid for reinsurance, fire, \$395,967.95; return premiums, fire, \$404,152.15.....	800,120.10
Total premiums (other than perpetual).....	1,584,895.35
Gross interest on mortgage loans.....	10,343.95
Gross interest on collateral loans.....	409.00
Gross interest on bonds and dividends on stocks.....	55,180.66
Gross interest on deposits in trust companies and banks.....	9,240.54
Gross interest from all other sources.....	10.90
Gross rents from company's property, including \$6,435 for company's occupancy of its own buildings.....	75,024.51
Total gross interest and rents.....	150,208.96
Profit, local agency.....	9,156.52
Received on reinsurance contract, previously charged to profit and loss.....	3,075.01
From agents' balances previously charged off.....	8.09
Gross profit on sale or maturity of ledger assets—bonds.....	500.00
Total income.....	1,747,843.93
Sum of both amounts.....	4,254,558.04

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$138,017.73 occurring in previous year), fire.....	\$1,071,381.17
Deduct amount received for salvage, fire, \$13,348.06; reinsurance, fire, \$247,933.41; discount, fire, \$794.22.....	262,075.69
Net amount paid policy holders for losses.....	809,305.48
Expenses of adjustment and settlement of losses.....	16,951.10
Commissions or brokerage.....	384,055.46
Allowances to local agencies for miscellaneous agency expenses.....	1,209.54
Salaries, \$79,109.51, and expenses, \$17,437.21, of special and general agents.....	96,546.92
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....	54,089.01
Rents, including \$6,435 for company's occupancy of its own buildings.....	9,343.90
Advertising, \$4,422.58, printing and stationery, \$11,724.66.....	16,147.24
Postage, telegrams, telephone, and express.....	12,796.25
Legal expenses.....	3,165.31
Furniture and fixtures.....	4,096.21
Maps, including corrections.....	3,584.13
Underwriters' boards and tariff associations.....	25,041.67
Fire department, fire-patrol and salvage corps assessments, fees, taxes, and expenses.....	22,729.89
Inspections and surveys.....	1,200.17
Repairs and expenses (other than taxes) on real estate.....	43,142.07
Taxes on real estate.....	12,339.49
State taxes on premiums.....	24,929.18
Insurance department licenses and fees.....	9,644.68
All other licenses, fees, and taxes:	
Franchise tax.....	\$1,932.00
Miscellaneous expense.....	2,513.43
Paid stockholders for interest or dividends (amount declared during the year).....	4,445.43
Agents' balances charged off.....	70,000.00
Gross loss on sale or maturity of ledger assets:	
Real estate.....	497.13
Bonds.....	1,662.50
Total disbursements.....	2,159.63
Balance.....	1,631,217.99
	2,623,340.05

IV.—LEDGER ASSETS.

Book value of real estate.....	\$793,135.67	
Mortgage loans on real estate, first liens.....	233,665.00	
Book value of bonds, \$499,963.24, and stocks, \$554,867.17.....	1,054,830.41	
Cash in company's office.....	1,329.72	
Deposits in trust companies and banks not on interest.....	104,438.63	
Deposits in trust companies and banks on interest.....	194,878.08	
Agents' balances representing business written subsequent to Oct. 1, 1910.....	240,686.15	
Agents' balances representing business written prior to Oct. 1, 1910.....	376.39	
Total ledger assets.....		\$2,623,340.05

NONLEDGER ASSETS.

Interest due, \$65.63. and accrued, \$5,004.11, on mortgages.....	5,069.74	
Interest accrued on bonds.....	5,656.44	
Rents due, \$1,905.65 on company's property or lease.....	1,905.65	
Dividend on stocks declared in December and paid Jan. 1.....		12,631.83
Profit, local agency.....		3,360.00
		5,676.02
Gross assets.....		2,645,007.90

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	376.39	
Book value of ledger assets over market value—bonds and stocks.....	1,532.91	
		1,909.30
Total admitted assets.....		2,643,098.60

V.—LIABILITIES.

Gross losses adjusted and unpaid (due).....	\$17,494.53	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	169,109.30	
Gross claims for losses resisted.....	24,868.00	
	211,471.83	
Deduct reinsurance due or accrued.....	50,858.48	
Net amount of unpaid losses and claims.....		\$160,613.35
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$1,020,128.54, unearned premiums (50 per cent).....	510,064.27	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$1,547,259.14, unearned premiums (pro rata).....	853,007.11	
Total unearned premiums as computed above.....		1,363,071.38
Cash dividends remaining unpaid to stockholders.....		15,000.00
State, county, and municipal taxes due or accrued.....		17,500.00
Total amount of all liabilities except capital.....		1,556,184.73
Capital actually paid up in cash.....	50,000.00	
Surplus over all liabilities.....	586,913.87	
Surplus as regards policy holders.....		1,086,913.87
Total liabilities.....		2,643,098.60

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$242,222,882.00	\$2,840,897.11
Written or renewed during the year.....	197,163,751.00	2,385,015.45
Total.....	439,386,633.00	5,225,912.56
Deduct those expired and marked off as terminated.....	171,167,637.00	2,140,857.45
In force at the end of the year.....	268,218,996.00	3,085,055.11
Deduct amount reinsured.....	39,832,054.00	517,667.43
Net amount in force Dec. 31, 1910.....	228,386,942.00	2,567,387.68

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$80,514,385.00	\$1,020,128.54	One-half.....	\$510,064.27
2 years.....1909..	607,261.00	6,414.30	One-fourth.....	1,603.58
.....1910..	865,073.00	9,613.18	Three-fourths....	7,209.87
3 years.....1908..	28,351,182.00	283,921.96	One-sixth.....	47,320.33
.....1909..	35,687,860.00	343,046.87	One-half.....	171,523.44
.....1910..	41,413,507.00	402,397.57	Five-sixths.....	335,331.31
4 years.....1907..	635,790.00	5,579.87	One-eighth.....	697.48
.....1908..	460,728.00	4,462.26	Three-eighths....	1,673.35
.....1909..	360,634.00	3,800.87	Five-eighths.....	2,375.55
.....1910..	241,208.00	2,934.75	Seven-eighths....	2,567.91
5 years.....1906..	4,261,825.00	55,360.01	One-tenth.....	5,536.00
.....1907..	6,535,187.00	80,586.95	Three-tenths.....	24,176.09
.....1908..	7,325,552.00	93,259.98	One-half.....	46,629.99
.....1909..	9,531,551.00	119,651.54	Seven-tenths.....	83,756.08
.....1910..	11,595,199.00	136,229.03	Nine-tenths.....	122,606.13
Total.....	228,386,942.00	2,567,387.68	.....	1,363,071.38

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$257,820.00
Less risks canceled.....	13,750.00
Net risks written.....	244,070.00
Gross premiums received.....	1,825.67
Less returned premiums.....	126.97
Net premiums received.....	1,698.70
Losses paid (deducting salvage).....	1,511.00
Net losses incurred.....	1,511.00

ST. PAUL FIRE & MARINE INSURANCE CO., ST. PAUL, MINN.

[Incorporated, 1865; commenced business, 1865. C. H. Bigelow, president; A. W. Berry, secretary. Home office, corner Fifth and Washington Streets, St. Paul, Minn.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$500,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$6,299,448.26

II.—INCOME.

	Fire.	Marine and inland.	
Gross premiums.....	\$5,023,978.29	\$1,616,636.00	
Deduct gross amount paid for reinsurance—fire, \$400,340.46; marine and inland, \$370,634.70; return premiums—fire, \$674,991.55; marine and inland, \$178,614.82.....	1,075,332.01	549,249.52	
Total premiums (other than perpetual).....	3,948,646.28	1,067,386.48	5,016,032.76
Gross interest on mortgage loans.....		31,962.16	
Gross interest on bonds and dividends on stocks, less \$9,870.88 accrued interest on bonds acquired during 1910.....		215,915.17	
Gross interest on deposits in trust companies and banks.....		5,041.41	
Gross interest from all other sources.....		3,709.92	
Gross rents from company's property, including \$12,000 for company's occupancy of its own buildings.....		25,706.90	
Total gross interest and rents.....			282,335.56
From agents' balances previously charged off.....			10.00
Gross profit on sale or maturity of ledger assets:			
Real estate.....		240.75	
Bonds.....		625.00	
			865.75
Total income.....			5,299,244.07
Sum of both amounts.....			11,598,692.33

III.—DISBURSEMENTS.

	Fire.	Marine and inland.	
Gross amount paid policy holders for losses (including \$263,704.12 occurring in previous year).....	\$2,262,098.70	\$992,721.38	
Deduct amount received for salvage—fire, \$16,547.25; marine and inland, \$51,251.23; reinsurance—fire, \$224,824.53; marine and inland, \$338,770.66; discount—fire, \$3,400.11; marine and inland, \$33.95	244,771.89	390,055.84	
Net amount paid policy holders for losses	2,017,326.81	602,665.54	\$2,619,992.35
Expenses of adjustment and settlement of losses			52,993.24
Commissions or brokerage			1,177,735.44
Allowances to local agencies for miscellaneous agency expenses			6,438.95
Salaries, \$54,359.78, and expenses, \$106,348.84, of special and general agents			160,708.62
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees			87,206.13
Rents, including \$12,000 for company's occupancy of its own buildings			12,510.00
Advertising, \$6,239.20; printing and stationery, \$33,423.43			39,662.63
Postage, telegrams, telephone, and express			25,794.73
Legal expenses			10,651.54
Furniture and fixtures			1,323.51
Maps, including corrections			7,896.42
Underwriters' boards and tariff associations			9,444.56
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses			9,169.74
Inspections and surveys			20,417.61
Repairs and expenses (other than taxes) on real estate			5,954.53
Taxes on real estate			6,578.00
State taxes on premiums			100,244.33
Insurance department licenses and fees			18,423.39
All other licenses, fees, and taxes:			
Corporation tax		\$4,398.18	
City licenses		8,032.97	
City taxes		1,318.08	
City and county taxes		2,070.49	
			15,819.72
Judgments paid arising out collateral loans, years 1902 and 1903		3,750.00	
Sundry items		6,438.75	
			10,188.75
Paid stockholders for interest or dividends (amount declared during the year)			60,000.00
Agents' balances charged off			2,512.97
Gross loss on sale or maturity of ledger assets:			
Real estate		16,944.03	
Bonds		4,929.50	
			21,873.53
Total disbursements			4,483,540.69
Balance			7,115,151.64

IV.—LEDGER ASSETS.

Book value of real estate	\$320,410.22	
Mortgage loans on real estate, first liens	573,800.00	
Book value of bonds, \$4,985,453.81, and stocks, \$339,023.30	5,324,477.11	
Cash in company's office	3,301.32	
Deposits in trust companies and banks not on interest	8,858.06	
Deposits in trust companies and banks on interest	344,425.35	
Agents' balances representing business written subsequent to Oct. 1, 1910	498,590.28	
Agents' balances representing business written prior to Oct. 1, 1910	6,455.33	
Bills receivable, taken for marine and inland risks	7,895.50	
Bills receivable, taken for fire risks	10,412.60	
Other ledger assets:		
Due from reinsuring companies for return premiums	238.82	
Due from reinsuring companies on losses paid	16,287.05	
Total ledger assets		7,115,151.64

NONLEDGER ASSETS.

Interest accrued on mortgages	5,356.41	
Interest due, \$500, and accrued, \$37,630.44, on bonds	38,130.44	
		43,486.85
Gross assets		7,158,638.49

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910	6,455.33	
Bills receivable, past due, taken for marine, inland, and fire risks	4,045.46	
Book value of ledger assets over market value—bonds and stocks, \$92,193.11; real estate, \$18,732.25	110,925.36	
Reinsurance return premiums, collection doubtful	293.68	
Reinsurance on losses paid, collection doubtful	988.08	
		122,617.91
Total admitted assets		7,036,020.58

V.—LIABILITIES.

Gross losses adjusted and unpaid, not yet due.....	\$39,766.21	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	337,996.91	
Gross claims for losses resisted.....	37,970.00	
	<hr/>	
	415,733.12	
Deduct reinsurance due or accrued.....	61,872.18	
	<hr/>	
Net amount of unpaid losses and claims.....		\$353,860.94
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$1,789,437; unearned premiums (50 per cent).....	894,718.50	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$5,395,982.70; unearned premiums (pro rata).....	2,904,157.15	
Gross premiums (less reinsurance, cash, and bills) received and receivable upon all unexpired inland navigation risks, \$517,260.88; unearned premiums (50 per cent).....	258,630.44	
	<hr/>	
Total unearned premiums as computed above.....		4,057,506.09
State, county, and municipal taxes due or accrued.....		75,000.00
Commissions, brokerage, and other charges due or to become due to agents and brokers.....		3,112.15
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Total amount of all liabilities except capital.....		4,489,479.18
Capital actually paid up in cash.....	\$500,000.00	
Surplus over all liabilities.....	2,046,541.40	
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Surplus as regards policy holders.....		2,546,541.40
	<hr/>	
Total liabilities.....		7,036,020.58

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.	Marine and inland risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$550,541,026.00	\$7,288,769.66	\$8,378,220.00	\$282,360.22
Written or renewed during the year.....	365,862,894.00	5,023,978.29	256,277,460.00	1,616,636.00
Total.....	916,403,920.00	12,312,747.95	264,655,680.00	1,898,996.22
Deduct those expired and marked off as terminated.....	315,859,975.00	4,596,420.66	243,384,585.00	1,291,050.12
In force at the end of the year.....	600,543,945.00	7,716,327.29	21,271,095.00	607,946.10
Deduct amount reinsured.....	40,586,614.00	530,907.59	2,130,889.00	90,685.22
Net amount in force Dec. 31, 1910....	559,957,331.00	7,185,419.70	19,140,206.00	517,260.88

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$133,288,307.00	\$1,789,437.00	One-half.....	\$894,718.50
2 years.....1909..	708,467.00	6,148.00	One-fourth.....	1,537.00
.....1910..	593,580.00	5,491.00	Three-fourths.....	4,118.25
3 years.....1908..	74,427,360.00	824,041.00	One-sixth.....	137,340.16
.....1909..	88,063,205.00	1,002,131.00	One-half.....	501,065.50
.....1910..	101,592,971.00	1,135,415.00	Five-sixths.....	946,179.16
4 years.....1907..	544,385.00	5,755.00	One-eighth.....	719.38
.....1908..	433,980.00	3,905.00	Three-eighths.....	1,464.38
.....1909..	415,008.00	4,582.00	Five-eighths.....	2,863.75
.....1910..	332,823.00	3,710.00	Seven-eighths.....	3,246.25
5 years.....1906..	21,588,637.00	328,725.70	One-tenth.....	32,872.57
.....1907..	27,374,400.00	416,420.00	Three-tenths.....	124,926.00
.....1908..	35,169,252.00	577,313.00	One-half.....	288,656.50
.....1909..	39,487,386.00	574,530.00	Seven-tenths.....	402,171.00
.....1910..	35,954,110.00	507,347.00	Nine-tenths.....	456,612.30
Over 5 years.....	73,460.00	469.00	Prorata.....	384.95
Total.....	559,957,331.00	7,185,419.70		3,798,875.65

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

	Fire.	Marine and inland.
Gross risks written.....	\$278,891.00	\$65,420.00
Less \$27,456 risks canceled, and \$2,331 reinsurance in companies authorized in the District of Columbia.....	29,387.00	400.00
Net risks written.....	249,504.00	65,020.00
Gross premiums received.....	2,111.80	1,210.25
Less \$495.42 returned premiums and \$44.96 premiums for reinsurance in companies authorized in the District of Columbia.....	440.80	99.58
Net premiums received.....	1,671.00	1,110.67
Losses paid (deducting salvage).....	39.15	769.75
Net losses incurred.....	43.89	819.75

SECURITY INSURANCE CO., NEW HAVEN, CONN.

[Incorporated, 1841; commenced business, 1841. J. W. Alling, president; Victor Roth, secretary. Home office, corner Elm and Church Streets, New Haven, Conn.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$700,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$2,478,230.51
Increase of paid-up capital during the year.....	200,000.00
Extended at.....	\$2,678,230.51

II.—INCOME.

Gross premiums, fire.....	\$2,407,481.58
Deduct gross amount paid for reinsurance, fire, \$363,578; return premiums, fire, \$421,089.11.....	784,667.11
Total premiums (other than perpetual).....	1,622,814.47
Gross interest on mortgage loans.....	5,284.80
Gross interest on collateral loans.....	3,950.00
Gross interest on bonds and dividends on stocks, less \$4,124.13 accrued interest on bonds acquired during 1910.....	85,360.03
Gross interest from all other sources.....	32.95
Gross rents from company's property, including \$3,527.77 for company's occupancy of its own buildings.....	3,790.27
Total gross interest and rents.....	98,418.05
From other sources:	
Profit on new stock issued at \$50 per share (par \$25).....	200,000.00
Profit on sale of rights for new stock.....	60.40
Profit and loss account old premium notes.....	28.10
Borrowed money.....	45,000.00
	245,088.50
Gross profit on sale or maturity of ledger assets:	
Real estate.....	648.03
Bonds.....	350.00
	998.03
Total income.....	1,967,319.05
Sum of both amounts.....	4,645,549.56

III.—DISBURSEMENTS.

	Fire.	Marine and inland.
Gross amount paid policy holders for losses (including \$146,945.61 occurring in previous year).....	\$966,454.67	\$326.76
Deduct amount received for salvage—fire, \$5,723.41; marine and inland, \$63.86; reinsurance—fire, \$185,677.27; discount—fire, \$1,291.66.....	192,692.34	63.86
Net amount paid policy holders for losses.....	773,762.33	262.90
Expenses of adjustment and settlement of losses.....		774,025.23
Commissions or brokerage.....		18,055.10
Allowances to local agencies for miscellaneous agency expenses.....		362,083.68
Salaries, \$33,498.75, and expenses, \$32,648.85, of special and general agents.....		28,717.37
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....		66,147.60
Rents, including \$3,527.77, for company's occupancy of its own buildings.....		78,370.68
Advertising, \$4,322.12; printing and stationery, \$13,095.86.....		4,427.77
Postage telegrams, telephone and express.....		17,417.98
Legal expenses.....		13,787.53
Furniture and fixtures.....		1,449.03
Maps, including corrections.....		13,202.38
Underwriters' boards and tariff associations.....		7,156.78
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....		12,445.57
Inspections and surveys.....		14,855.50
Repairs and expenses (other than taxes) on real estate.....		9,537.08
		1,033.61

Taxes on real estate.....		\$528.79
State taxes on premiums.....		23,824.65
Insurance department licenses and fees.....		9,774.57
All other licenses, fees, and taxes:		
City tax.....	\$2,738.92	
Municipal licenses.....	5,671.55	
Tax on capital.....	10,400.00	
Income tax.....	534.17	
		19,344.64
Other disbursements:		
Office expenses.....	11,960.11	
Interest on borrowed money.....	468.75	
Profit and loss account, cash.....	14.00	
Borrowed money.....	45,000.00	
Automobile, \$1,000; supplies and repairs, \$174.03.....	1,174.03	
		58,616.89
Paid stockholders for interest or dividends (amount declared during the year).....		70,000.00
Agents' balances charged off.....		151.95
Gross loss on sale or maturity of ledger assets—bonds.....		668.75
Total disbursements.....		1,605,623.13
Balance.....		3,039,926.43

IV.—LEDGER ASSETS.

Book value of real estate.....	\$190,133.40	
Mortgage loans on real estate, first liens.....	156,200.00	
Loans secured by pledge of bonds, stocks, or other collateral.....	77,450.00	
Book value of bonds, \$1,743,864.41, and stocks, \$528,922.57.....	2,272,786.98	
Cash in company's office.....	7,207.69	
Deposits in trust companies and banks not on interest.....	64,264.76	
Agents' balances representing business written subsequent to Oct. 1, 1910....	258,648.31	
Agents' balances representing business written prior to Oct. 1, 1910.....	2,439.65	
Bills receivable, taken for fire risks.....	8,550.85	
Other ledger assets:		
Cash in hands of special agents.....	800.00	
Cash deposited with Philadelphia Underwriters' Association.....	100.00	
Due from reinsuring companies on losses.....	1,344.79	
Total ledger assets.....		3,039,926.43

NONLEDGER ACCOUNTS.

Interest accrued on mortgages.....	1,939.77	
Interest accrued on bonds.....	11,727.82	
Interest accrued on collateral loans.....	454.84	
		14,122.43
Market value of real estate over book value.....		9,866.60
Market value (not including interest) of bonds and stocks over book value.....		56,809.09
Gross assets.....		3,120,724.55

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	2,439.65	
Bills receivable, past due, taken for marine, inland, and fire risks.....	837.03	
		3,276.68
Total admitted assets.....		3,117,447.87

V.—LIABILITIES.

Gross losses adjusted and unpaid.....	\$20,912.75	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	196,702.04	
Gross claims for losses resisted.....	18,942.59	
	236,557.38	
Deduct reinsurance due or accrued.....	57,608.14	
Net amount of unpaid losses and claims.....		178,949.24
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$917,760.35; unearned premiums (50 per cent).....	458,830.17	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$2,003,264.01; unearned premiums (pro rata).....	1,097,960.54	
Total unearned premiums as computed above.....		1,556,840.71
Interest due or accrued on payments for new stock.....		2,367.38
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		9,296.76
State, county, and municipal taxes due or accrued.....		30,000.00
Commissions, brokerage, and other charges due or to become due to agents and brokers....		176.41
Reinsurance premiums.....		26.69
Total amount of all liabilities except capital.....		1,777,657.10

Capital actually paid up in cash.....	\$700,000.00
Surplus over all liabilities.....	639,790.68
Surplus as regards policy holders.....	\$1,339,790.68
Total liabilities.....	3,117,447.87

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$277,759,879.00	\$3,101,696.91
Written or renewed during the year.....	211,638,915.00	2,407,481.58
Total.....	489,398,794.00	5,509,178.49
Deduct those expired and marked off as terminated.....	185,070,531.00	2,150,615.00
In force at the end of the year.....	304,328,263.00	3,358,563.49
Deduct amount reinsured.....	34,059,967.00	437,539.13
Net amount in force Dec. 31, 1910.....	270,268,296.00	2,921,024.36

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$72,912,139.00	\$917,760.35	One-half.....	\$458,880.17
2 years.....1909..	664,987.00	5,817.16	One-fourth.....	1,454.29
.....1910..	618,342.00	4,070.67	Three-fourths.....	3,052.98
3 years.....1908..	35,710,237.00	352,560.04	One-sixth.....	58,760.01
.....1909..	45,433,101.00	424,873.96	One-half.....	212,436.98
.....1910..	53,871,222.00	494,434.48	Five-sixths.....	412,028.72
4 years.....1907..	708,019.00	7,614.80	One-eighth.....	951.85
.....1908..	408,703.00	2,975.11	Three-eighths.....	1,115.67
.....1909..	492,064.00	3,513.31	Five-eighths.....	2,195.80
.....1910..	294,273.00	2,499.06	Seven-eighths.....	2,186.66
5 years.....1906..	7,816,130.00	86,824.69	One-tenth.....	8,682.47
.....1907..	10,355,829.00	119,786.37	Three-tenths.....	35,935.91
.....1908..	11,725,080.00	139,784.97	One-half.....	69,892.48
.....1909..	13,884,595.00	166,958.66	Seven-tenths.....	116,871.06
.....1910..	15,373,575.00	191,550.73	Nine-tenths.....	172,395.66
Total.....	270,268,296.00	2,921,024.36		1,556,840.71

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$300,036.00
Less \$26,258 risks canceled, and \$44,280 reinsurance in companies authorized in District of Columbia.....	70,538.00
Net risks written.....	229,498.00
Gross premiums received.....	1,669.22
Less returned premiums.....	37.95
Net premiums received.....	1,631.27
Losses paid (deducting salvage).....	32.14
Net losses incurred.....	32.14

SPRINGFIELD FIRE & MARINE INSURANCE CO., SPRINGFIELD, MASS.

[Incorporated 1849; commenced business, 1851. A. W. Damon, president; W. J. Mackay, secretary. Home office, 195 State Street, Springfield, Mass.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$2,000,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$8,923,577.36

II.—INCOME.

Gross premiums, fire.....	\$7,094,456.92
Deduct gross amount paid for reinsurance, fire, \$868,706.83; return premiums, fire, \$982,415.78.....	1,851,122.61
Total premiums (other than perpetual).....	5,243,334.31

Gross interest on mortgage loans.....	\$37,565.91	
Gross interest on collateral loans.....	300.00	
Gross interest on bonds and dividends on stocks.....	301,530.65	
Gross interest on deposits in trust companies and banks.....	7,286.91	
Gross rents from company's property.....	15,000.00	
Total gross interest and rents.....		\$361,683.47
Additions in 1910 to Munich Reinsurance Co. fund.....		2,211.65
From agents' balances previously charged off.....		604.46
Gross profit on sale or maturity of ledger assets:		
Bonds.....	2,739.00	
Stocks.....	1,500.00	
		4,239.00
Total income.....		5,612,072.89
Sum of both amounts.....		14,535,650.25

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$421,246.44 occurring in previous year), fire.....	\$3,384,047.88	
Deduct amount received for salvage, fire, \$35,657.72; reinsurance, fire, \$484,117.76; discount, fire, \$361.04.....	520,136.52	
Net amount paid policy holders for losses.....		2,863,911.36
Expenses of adjustment and settlement of losses.....		30,497.37
Commissions or brokerage.....		1,023,621.05
Allowances to local agencies for miscellaneous agency expenses.....		37,284.39
Salaries, \$167,581.77, and expenses, \$105,776.02, of special and general agents.....		273,357.79
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....		285,480.51
Rents, including \$15,000 for company's occupancy of its own buildings.....		31,900.08
Advertising, \$23,428.83; printing and stationery, \$60,746.17.....		84,175.00
Postage, telegrams, telephone, and express.....		23,684.40
Legal expenses.....		9,746.44
Furniture and fixtures.....		6,956.61
Maps, including corrections.....		15,361.67
Underwriters' boards and tariff associations.....		53,141.72
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....		34,912.53
Inspections and surveys.....		34,995.39
Repairs and expenses (other than taxes) on real estate.....		3,277.64
Taxes on real estate.....		4,447.70
State taxes on premiums.....		90,812.50
Insurance department licenses and fees.....		22,147.29
All other licenses, fees, and taxes:		
Franchise tax.....	\$28,446.23	
Federal corporation tax.....	4,749.45	
County and municipal tax.....	19,400.96	
		52,596.64
Other disbursements:		
Sundry supply and incidental account.....	10,117.66	
Interest paid Munich Reinsurance Co. per contract.....	9,142.07	
		19,259.73
Paid stockholders for interest or dividends (amount declared during the year).....		200,000.00
Agents' balances charged off.....		2,380.72
Total disbursements.....		5,203,948.53
Balance.....		9,331,701.72

IV.—LEDGER ASSETS.

Book value of real estate.....	\$300,000.00	
Mortgage loans on real estate, first liens.....	1,317,820.00	
Loans secured by pledge of bonds, stocks, or other collateral.....	6,000.00	
Book value of bonds, \$1,650,818.81, and stocks, \$4,692,033.96.....	6,342,852.77	
Cash in company's office.....	377.11	
Deposits in trust companies and banks not on interest.....	368,228.29	
Deposits in trust companies and banks on interest.....	106,679.64	
Agents' balances representing business written subsequent to Oct. 1, 1910....	877,761.69	
Agents' balances representing business written prior to Oct. 1, 1910.....	11,982.22	
Total ledger assets.....		9,331,701.72

NONLEDGER ASSETS.

Interest accrued on mortgages.....	29,284.10	
Interest accrued on bonds.....	28,392.03	
Interest accrued on collateral loans.....	150.00	
		57,826.13
Market value (not including interest) of bonds and stocks over book value.....		590,597.23
Gross assets.....		9,980,125.08

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	11,982.22	
Total admitted assets.....		9,968,142.86

V.—LIABILITIES.

Gross losses adjusted and unpaid.....	\$109,903.01	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	413,908.84	
Gross claims for losses resisted.....	38,250.55	
	562,062.40	
Deduct reinsurance due or accrued.....	105,992.20	
Net amount of unpaid losses and claims.....		\$456,070.20
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$3,402,317.73; unearned premiums (50 per cent).....	1,701,158.87	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$5,376,639.69; unearned premiums (pro rata).....	2,874,320.07	
Total unearned premiums as computed above.....		4,575,478.94
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		7,713.32
State, county, and municipal taxes due or accrued.....		50,000.00
Funds held for Munich Reinsurance Co.....		231,960.04
Interest accrued on above.....		4,639.20
Total amount of all liabilities except capital.....		5,325,861.70
Capital actually paid up in cash.....	2,000,000.00	
Surplus over all liabilities.....	2,642,281.16	
Surplus as regards policy holders.....		4,642,281.16
Total liabilities.....		9,968,142.86

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$798,452,439.00	\$9,341,267.85
Written or renewed during the year.....	589,093,632.00	7,094,456.92
Total.....	1,387,546,071.00	16,435,724.77
Deduct those expired and marked off as terminated.....	540,249,089.00	6,654,190.87
In force at the end of the year.....	847,296,982.00	9,781,533.90
Deduct amount reinsured.....	83,442,839.00	1,002,576.48
Net amount in force Dec. 31, 1910.....	763,854,143.00	8,778,957.42

VIII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$263,202,967.00	\$3,402,317.73	One-half.....	\$1,701,158.87
2 years.....1909..	7,404,102.00	78,380.05	One-fourth.....	19,595.01
.....1910..	2,139,124.00	17,064.97	Three-fourths.....	12,798.73
3 years.....1908..	92,709,355.00	938,701.56	One-sixth.....	156,450.26
.....1909..	111,289,969.00	1,154,324.52	One-half.....	577,162.26
.....1910..	126,068,105.00	1,274,582.76	Five-sixths.....	1,062,152.30
4 years.....1907..	978,382.00	9,450.75	One-eighth.....	1,181.34
.....1908..	1,250,641.00	11,993.27	Three-eighths.....	4,497.48
.....1909..	2,814,299.00	36,055.04	Five-eighths.....	22,534.40
.....1910..	1,003,269.00	10,850.51	Seven-eighths.....	9,494.19
5 years.....1906..	24,691,322.00	295,203.43	One-tenth.....	29,520.34
.....1907..	26,804,490.00	324,702.01	Three-tenths.....	97,410.61
.....1908..	29,892,100.00	349,218.82	One-half.....	174,609.41
.....1909..	34,295,543.00	407,935.24	Seven-tenths.....	285,554.66
.....1910..	39,310,475.00	468,176.76	Nine-tenths.....	421,359.08
Total.....	763,854,143.00	8,778,957.42	.....	4,575,478.94

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$2,174,774.00
Less \$302,745 risks canceled, and \$6,333 reinsurance in companies authorized in District of Columbia.....	309,078.00
Net risks written.....	1,865,696.00

Gross premiums received.....	\$1,379,227.00
Less \$1,174.38 returned premiums, and \$18.60 premiums for reinsurance in companies authorized in District of Columbia.....	1,192.98
Net premiums received.....	12,599.29
Losses paid (deducting salvage).....	1,945.63
Net losses incurred.....	4,403.29

SPRING GARDEN INSURANCE CO., PHILADELPHIA, PA.

[Incorporated 1835; commenced business, 1835. Clarence E. Porter, president; Edward L. Goff, secretary.
Home office, 308 and 310 Walnut Street, Philadelphia, Pa.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$400,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$3,153,735.60

II.—INCOME.

Gross premiums, fire.....	\$3,862,439.13
Deduct gross amount paid for reinsurance, fire, \$472,933.42; return premiums, fire, \$828,469.68.....	1,301,403.10
Total premiums (other than perpetual).....	2,561,036.03
Deposit premiums written on perpetual risks (gross).....	3,016.39
Gross interest on mortgage loans.....	2,937.80
Gross interest on bonds and dividends on stocks, less \$2,582.99 accrued interest on bonds acquired during 1910.....	112,491.07
Gross interest on deposits in trust companies and banks.....	1,530.00
Gross interest from all other sources.....	3.10
Gross rents from company's property.....	453.27
Total gross interest and rents.....	117,415.24
From other sources:	
General Adjustment Bureau stock.....	150.00
Western Adjustment & Inspection Co., stock.....	140.00
	290.00
From agents' balances previously charged off.....	61.98
Gross profit on sale or maturity of ledger assets:	
Bonds.....	275.65
Stocks.....	21,029.99
	21,305.64
Total income.....	2,703,125.28
Sum of both amounts.....	5,856,860.88

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$260,702.02 occurring in previous year).....	Fire.	Perpetual.	
	\$1,706,606.74	\$2,122.71	
Deduct amount received for salvage, fire, \$9,798.30; reinsurance, fire, \$257,672.40; discount, fire, \$4,074.95.....	271,545.65		
Net amount paid policy holders for losses.....	1,435,061.09	2,122.71	1,437,183.80
Expenses of adjustment and settlement of losses.....			23,151.60
Commissions or brokerage.....			531,693.50
Allowances to local agencies for miscellaneous agency expenses.....			6,920.40
Salaries, \$45,480.51, and expenses, \$34,985.74, of special and general agents.....			80,466.25
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....			97,622.22
Rents.....			5,000.00
Advertising, \$4,905.76, printing and stationery, \$12,228.29.....			17,134.05
Postage, telegrams, telephone, and express.....			6,985.45
Legal expenses.....			2,247.86
Furniture and fixtures.....			3,511.41
Maps, including corrections.....			11,181.26
Underwriters' boards and tariff associations.....			13,725.14
Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses.....			17,683.51
Inspection and surveys.....			14,976.39
Repairs and expenses (other than taxes) on real estate.....			67.78
Taxes on real estate.....			291.38
State taxes on premiums.....			74,209.02
Insurance department licenses and fees.....			12,949.89
All other licenses, fees, and taxes:			
Capital stock tax.....		\$2,010.07	
United States corporation tax.....		991.39	
			3,001.46
Other disbursements:			
Traveling expenses.....		1,788.97	
Miscellaneous expenses.....		910.38	
Commissions on sale of mortgages and real estate.....		130.00	
Conflagration indemnity.....		3,147.89	
			5,977.24
Deposit premiums returned.....			14,841.39
Paid stockholders for interest or dividends (amount declared during the year).....			48,000.00
Agents' balances charged off.....			18.79
Total disbursements.....			2,428,839.79
Balance.....			3,428,021.09

IV.—LEDGER ASSETS.

Book value of real estate.....	\$52,646.77	
Mortgage loans on real estate, first liens.....	48,308.00	
Book value of bonds, \$2,404,421.03, and stocks, \$339,283.76.....	2,743,704.79	
Cash in company's office.....	11,285.06	
Deposits in trust companies and banks on interest.....	166,090.33	
Agents' balances representing business written subsequent to Oct. 1, 1910.....	404,101.94	
Agents' balances representing business written prior to Oct. 1, 1910.....	1,884.20	
Total ledger assets.....		\$3,428,021.09

NONLEDGER ASSETS.

Interest accrued on mortgages.....	577.34	
Interest accrued on bonds.....	31,078.63	
		31,655.97
Gross assets.....		3,459,677.06

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	1,884.20	
Book value of ledger assets over market value:		
Real estate.....	21,556.77	
Stocks and bonds.....	46,994.79	
		70,435.76
Total admitted assets.....		3,389,241.30

V.—LIABILITIES.

Gross losses adjusted and unpaid.....	\$101,552.14	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	297,312.70	
Gross claims for losses resisted.....	27,584.68	
	426,449.52	
Deduct reinsurance due or accrued.....	62,803.87	
Net amount of unpaid losses and claims.....		363,645.65
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$1,965,846.50; unearned premiums (50 per cent).....	982,923.25	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$1,551,687.92; unearned premiums (pro rata).....	867,758.30	
Total unearned premiums as computed above.....		1,850,681.55
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 and 95 per cent of the premium or deposit received.....		300,970.10
Commissions, brokerage and other charges due or to become due to agents and brokers.....		35,000.00
Total amount of all liabilities except capital.....		2,550,297.30
Capital actually paid up in cash.....	400,000.00	
Surplus over all liabilities.....	438,944.00	
Surplus as regards policy holders.....		838,944.00
Total liabilities.....		3,389,241.30

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$287,778,216.43	\$3,554,904.39
Written or renewed during the year.....	295,074,878.42	3,862,439.13
Total.....	582,853,094.85	7,417,343.52
Deduct those expired and marked off as terminated.....	254,526,539.87	3,350,181.04
In force at the end of the year.....	328,326,554.98	4,067,162.48
Deduct amount reinsured.....	41,202,006.29	549,628.06
Net amount in force Dec. 31, 1910.....	287,124,548.69	3,517,534.42

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$147,245,074.27	\$1,965,846.50	One-half.....	\$982,923.25
2 years.....1909..	752,455.29	7,723.85	One-fourth.....	1,930.96
.....1910..	576,519.59	4,779.39	Three-fourths....	3,584.54
3 years.....1908..	27,101,226.65	285,824.56	One-sixth.....	47,637.43
.....1909..	33,645,587.88	371,902.70	One-half.....	185,951.35
.....1910..	42,100,054.50	473,054.92	Five-sixths.....	394,212.44
4 years.....1907..	97,903.32	1,407.15	One-eighth.....	175.89
.....1908..	253,521.33	3,856.98	Three-eighths....	1,446.37
.....1909..	181,275.00	2,085.56	Five-eighths....	1,303.48
.....1910..	155,943.75	1,527.47	Seven-eighths....	1,336.54
5 years.....1906..	4,689,896.42	55,797.20	One-tenth.....	5,579.72
.....1907..	5,201,708.07	58,391.40	Three-tenths....	17,517.42
.....1908..	6,561,530.10	74,066.47	One-half.....	37,033.23
.....1909..	7,646,198.31	90,746.93	Seven-tenths....	63,522.85
.....1910..	9,776,605.87	111,305.46	Nine-tenths....	100,174.92
Over 5 years.....	1,139,048.34	9,217.88	Pro rata.....	6,351.16
Total.....	287,124,548.69	3,517,534.42	Av. 52.61 per cent..	1,850,681.55
Perpetual risks.....	14,357,245.49	328,855.66	90 and 95.....	300,970.10
Grand total.....	301,481,794.18	3,846,390.08	.....	2,151,651.65

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$362,627.19
Less \$79,118.43 risks canceled, and \$24,500 reinsurance in companies authorized in District of Columbia.....	103,618.43
Net risks written.....	259,008.76
Gross premiums received.....	2,453.95
Less \$663.26 returned premiums, and \$156.43 premiums for reinsurance in companies authorized in District of Columbia.....	819.69
Net premiums received.....	1,634.26
Losses paid (deducting salvage).....	670.78
Less losses on risks reinsured in companies authorized in District of Columbia.....	24.67
Net losses paid.....	646.11
Losses incurred.....	660.10
Less losses on risks reinsured in companies authorized in District of Columbia.....	24.67
Net losses incurred.....	635.43

STANDARD FIRE INSURANCE CO., HARTFORD, CONN.

[Incorporated, 1905; commenced business, 1910. M. L. Hewes, president; H. B. Anthony, secretary. Home office, 803 Main Street, Hartford, Conn.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$500,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$952,124.19

II.—INCOME.

Gross premiums, fire.....	\$214,453.41
Deduct gross amount paid for reinsurance, fire, \$33,166.07; return premiums fire, \$23,986.22.....	57,152.29
Total premiums (other than perpetual).....	157,301.12
Gross interest on bonds and dividends on stocks, less \$2,904.87, accrued interest on bonds acquired during 1910.....	20,418.13
Gross interest on deposits in trust companies and banks.....	2,589.78
Total gross interest.....	23,007.91
Total income.....	180,309.03
Sum of both amounts.....	1,132,433.22

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses, fire.....	\$17,986.01
Deduct amount received for salvage, fire, \$148.97; reinsurance, fire, \$577.55..	726.52
Net amount paid policy holders for losses.....	17,259.49
Expenses of adjustment and settlement of losses.....	213.74

Commissions or brokerage.....	\$36,084.80
Allowances to local agencies for miscellaneous agency expenses.....	123.50
Salaries, \$4,798.33, and expenses of special and general agents.....	9,853.87
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....	11,969.57
Rents.....	991.67
Advertising, \$1,378.02; printing and stationery, \$3,989.49.....	5,367.51
Postage, telegrams, telephone, and express.....	1,380.76
Legal expenses.....	350.00
Furniture and fixtures.....	2,091.48
Maps, including corrections.....	7,399.31
Underwriters' boards and tariff associations.....	182.57
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....	451.67
Inspections and surveys.....	473.74
State taxes on premiums.....	350.73
Insurance department licenses and fees.....	1,694.95
All other licenses, fees, and taxes.....	53.50
Traveling expenses, executive officers.....	1,787.50
Total disbursements.....	98,080.36
Balance.....	1,034,352.86

IV.—LEDGER ASSETS.

Book value of bonds, \$870,808.18; and stocks, \$90,954.....	\$961,762.18
Cash in company's office.....	91.57
Deposits in trust companies and banks on interest.....	32,817.77
Agents' balances representing business written subsequent to Oct. 1, 1910....	39,681.34
Total ledger assets.....	1,034,352.86

NONLEDGER ASSETS.

Interest due, \$3,880; and accrued, \$6,638.47, on bonds.....	10,518.47
Furniture and fixtures, including Sanborn maps.....	9,000.00
Gross assets.....	1,053,871.33

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, and safes, including Sanborn maps.....	9,000.00
Total admitted assets.....	1,044,871.33

V.—LIABILITIES.

Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	\$9,533.55
Deduct reinsurance due or accrued.....	136.36
Net amount of unpaid losses and claims.....	9,397.19
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$92,012.98; unearned premiums (50 per cent).....	46,006.49
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$59,552.73; unearned premiums (pro rata).....	50,868.54
Total unearned premiums as computed above.....	96,875.03
State, county, and municipal taxes due or accrued.....	2,500.00
Total amount of all liabilities except capital.....	108,772.22
Capital actually paid up in cash.....	500,000.00
Surplus over all liabilities.....	436,099.11
Surplus as regards policy holders.....	936,099.11
Total liabilities.....	1,044,871.33

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
Written or renewed during the year.....	\$24,142,116.00	\$214,453.41
Total.....	24,142,116.00	214,453.41
Deduct those expired and marked off as terminated.....	3,832,950.00	30,605.08
In force at the end of the year.....	20,309,166.00	183,848.33
Deduct amount reinsured.....	3,664,667.00	32,282.62
Net amount in force Dec. 31, 1910.....	16,644,499.00	151,565.71

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$10,122,367.00	\$92,012.98	One-half.....	\$46,006.49
2 years.....1910..	95,490.00	688.09	Three-fourths.....	516.06
3 years.....1910..	4,615,754.00	39,191.31	Five-sixths.....	32,659.43
4 years.....1910..	74,348.00	517.73	Seven-eighths.....	453.01
5 years.....1910..	1,736,540.00	19,155.60	Nine-tenths.....	17,240.04
Total.....	16,644,499.00	151,565.71	.....	96,875.03

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$648,680.00
Less risks canceled and reinsurance in companies authorized in District of Columbia.....	142,633.00
Net risks written.....	506,047.00
Gross premiums received.....	3,618.81
Less returned premiums and premiums for reinsurance in companies authorized in District of Columbia.....	828.57
Net premiums received.....	2,790.24
Net losses incurred.....	50.00

THE TEUTONIA FIRE INSURANCE CO., PITTSBURG, PA.

[Incorporated, 1871; commenced business, 1871. Henry Gerwig, president; C. W. Gerwig, secretary.
Home office, 735 East Ohio Street, Pittsburg, Pa.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$200,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$949,861.45

II.—INCOME.

Gross premiums, fire.....	\$813,091.24
Deduct gross amount paid for reinsurance, fire, \$70,219.71; return premiums, fire, \$123,483.74.....	193,703.45
Total premiums (other than perpetual).....	619,387.79
Gross interest on mortgage loans.....	46,214.94
Gross interest on bonds.....	1,000.00
Gross interest from all other sources.....	1,114.52
Gross rents from company's property, including \$1,500 for company's occupancy of its own buildings.....	1,974.24
Total gross interest and rents.....	50,303.70
Rents from property sold.....	159.52
Gross profit on sale or maturity of ledger assets:	
Real estate.....	755.44
Bonds.....	67.91
	823.35
Total income.....	670,674.36
Sum of both amounts.....	1,620,535.81

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$36,532.38 occurring in previous year), fire.....	\$301,044.60
Deduct amount received for salvage, fire, \$906.39; reinsurance, fire, \$13,102.49..	14,008.88
Net amount paid policy holders for losses.....	287,035.72
Expenses of adjustment and settlement of losses.....	3,710.40
Commissions or brokerage.....	167,109.17
Allowances to local agencies for miscellaneous agency expenses.....	14,148.62
Salaries, \$4,600, and expenses, \$2,943.51, of special and general agents.....	7,543.51
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....	18,558.81
Rents.....	1,500.00
Advertising, \$348.25, printing and stationery, \$1,671.01.....	2,019.26
Postage, telegrams, telephone, and express.....	896.10
Legal expenses.....	953.19
Furniture and fixtures.....	223.45
Maps, including corrections.....	1,938.65
Underwriters' boards and tariff associations.....	5,065.52
Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses.....	4,464.16
Repairs and expenses (other than taxes) on real estate.....	268.60

Taxes on real estate.....	\$760.20
State taxes on premiums.....	5,154.44
Insurance department licenses and fees.....	2,085.44
All other licenses, fees, and taxes:	
Interest, revenue tax.....	\$395.42
Fire marshal tax.....	587.77
Tax on capital stock.....	1,260.00
	<hr/>
	2,243.19
Other disbursements:	
Janitor, heat, light, and supplies.....	728.26
Traveling expenses.....	674.14
Calendars.....	1,001.02
Periodicals and petty expenses.....	50.04
Examination of property for mortgages.....	233.73
	<hr/>
	2,687.19
Paid stockholders for interest or dividends (amount declared during the year).....	40,000.00
Agents' balances charged off.....	496.73
	<hr/>
Total disbursements.....	568,862.35
	<hr/>
Balance.....	1,051,673.46

IV.—LEDGER ASSETS.

Book value of real estate.....	\$31,807.01
Mortgage loans on real estate, first liens.....	839,906.96
Book value of bonds.....	20,840.00
Cash in company's office.....	12,498.41
Deposits in trust companies and banks not on interest.....	61,432.22
Agents' balances representing business written subsequent to Oct. 1, 1910....	82,743.23
Agents' balances representing business written prior to Oct. 1, 1910.....	2,445.63
	<hr/>
Total ledger assets.....	1,051,673.46

NONLEDGER ASSETS.

Interest due, \$1,338.20, and accrued, \$12,120.50, on mortgages.....	13,458.70
Interest accrued on bonds.....	391.66
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	13,850.36
Market value of real estate over book value.....	6,392.99
	<hr/>
Gross assets.....	1,071,916.81

DEDUCT ASSETS NOT ADMITTED.

Agents' balances representing business written prior to Oct. 1, 1910.....	2,445.63
Book value of ledger assets over market value—bonds.....	327.50
	<hr/>
	2,773.13
Total admitted assets.....	1,069,143.68

V.—LIABILITIES.

Gross losses adjusted and unpaid (due, \$6,126.57; not yet due, \$3,578.39).....	\$9,704.96
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	54,295.04
Gross claims for losses resisted.....	3,000.00
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Net amount of unpaid losses and claims.....	67,000.00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$358,171.66; unearned premiums (50 per cent).....	179,085.83
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$612,271.84; unearned premiums (pro rata).....	342,832.07
	<hr/>
Total unearned premiums as computed above.....	521,917.90
State, county, and municipal taxes due or accrued.....	500.00
Commissions, brokerage, and other charges due or to become due to agents and brokers....	2,500.00
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Total amount of all liabilities except capital.....	591,917.90
Capital actually paid up in cash.....	\$200,000.00
Surplus over all liabilities.....	277,225.78
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Surplus as regards policy holders.....	477,225.78
Total liabilities.....	1,069,143.68

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$77,008,000.00	\$851,755.95
Written or renewed during the year.....	74,909,235.00	813,091.24
Total.....	151,917,235.00	1,664,847.19
Deduct those expired and marked off as terminated.....	53,463,703.00	602,740.79
In force at the end of the year.....	98,453,532.00	1,062,106.40
Deduct amount reinsured.....	8,975,735.00	91,662.90
Net amount in force Dec. 31, 1910.....	89,477,797.00	970,443.50

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$30,329,502.00	\$358,171.66	One-half.....	\$179,085.83
3 years.....1908..	12,367,218.00	129,705.32	One-sixth.....	21,617.55
1909..	17,212,793.00	170,500.22	One-half.....	85,250.11
1910..	21,099,542.00	205,167.81	Five-sixths.....	170,806.51
5 years.....1906..	989,732.00	11,981.17	One-tenth.....	1,198.12
1907..	1,284,419.00	16,507.58	Three-tenths.....	4,952.26
1908..	1,162,896.00	14,939.51	One-half.....	7,469.75
1909..	1,819,191.00	23,996.10	Seven-tenths.....	16,797.27
1910..	2,899,176.00	37,508.60	Nine-tenths.....	33,757.74
Over 5 years.....	313,328.00	1,965.53	Pro rata.....	982.76
Total.....	89,477,797.00	970,443.50		521,917.90

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$395,265.00
Less \$24,700, risks canceled, and \$2,750, reinsurance in companies authorized in the District of Columbia.....	27,450.00
Net risks written.....	367,815.00
Gross premiums received.....	2,731.61
Less \$137.72, returned premiums, and \$29.61, premiums for reinsurance in companies authorized in the District of Columbia.....	167.33
Net premiums received.....	2,564.28
Losses paid (deducting salvage).....	298.75
Net losses incurred.....	297.66

VIRGINIA FIRE & MARINE INSURANCE CO., RICHMOND, VA.

[Incorporated, 1832; commenced business, 1832. William H. Palmer, president; W. H. McCarthy, secretary. Home office, 1015 East Main Street, Richmond, Va.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$250,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$1,541,399.86

II.—INCOME.

Gross premiums, fire.....	\$1,054,439.82
Deduct gross amount paid for reinsurance, fire, \$121,937.69; return premiums, fire, \$173,663.55.....	295,601.24
Total premiums (other than perpetual).....	758,838.58
Gross interest on mortgage loans.....	2,560.44
Gross interest on collateral loans.....	481.63
Gross interest on bonds and dividends on stocks, less \$665.10, accrued interest on bonds acquired during 1910.....	51,729.40
Gross interest on deposits in trust companies and banks.....	819.13
Gross interest from all other sources, special dividends.....	527.00
Gross rents from company's property, including \$2,529.60 for company's occupancy of its own buildings.....	6,098.03
Total gross interest and rents.....	62,215.63
From agents' balances previously charged off.....	108.63

Gross profit on sale or maturity of ledger assets:

Real estate.....	\$650.05	
Bonds.....	300.00	
Stocks.....	6,331.50	
		\$7,281.55
Total income.....		828,444.39
Sum of both amounts.....		2,369,844.28

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$83,555.17 occurring in previous year), fire.....	\$528,945.21	
Deduct amount received for salvage, fire, \$6,373.61; reinsurance, fire, \$67,524.58; discount, fire, \$695.81.....	74,594.00	
Net amount paid policy holders for losses.....		454,351.21
Expenses of adjustment and settlement of losses.....		8,825.39
Commissions or brokerage.....		175,123.82
Allowances to local agencies for miscellaneous agency expenses.....		4,871.79
Salaries, \$6,550, and expenses, \$1,215.70, of special and general agents.....		7,765.70
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....		28,010.00
Rents.....		2,529.60
Advertising, \$4,479.07; printing and stationery, \$5,406.17.....		9,885.24
Postage, telegrams, telephone, and express.....		1,611.93
Legal expenses.....		1,771.77
Underwriters' boards and tariff associations.....		14,871.41
Repairs and expenses (other than taxes) on real estate.....		660.65
Taxes on real estate.....		1,258.84
State taxes on premiums.....		15,963.36
Insurance department licenses and fees.....		7,540.11
All other licenses, fees, and taxes:		
City tax on assets.....	\$2,234.58	
State tax on assets.....	1,299.15	
		3,533.73
General expense.....		3,840.96
Paid stockholders for interest or dividends (amount declared during the year).....		25,000.00
Gross loss on sale or maturity of ledger assets—bonds.....		1,035.00
Gross decrease, by adjustment, in book value of ledger assets—stocks.....		527.00
Total disbursements.....		768,977.51
Balance.....		1,600,866.77

IV.—LEDGER ASSETS.

Book value of real estate.....	\$72,990.29	
Mortgage loans on real estate, first liens.....	42,895.29	
Loans secured by pledge of bonds, stocks, or other collateral.....	17,859.49	
Book value of bonds, \$1,029,364.05, and stocks, \$226,869.57.....	1,256,233.62	
Cash in company's office.....	14,587.66	
Deposits in trust companies and banks on interest.....	73,402.02	
Agents' balances, representing business written subsequent to Oct. 1, 1910.....	119,237.91	
Agents' balances, representing business written prior to Oct. 1, 1910.....	1,431.05	
Bills receivable, taken for fire risks.....	2,231.44	
Total ledger assets.....		1,600,866.77

NONLEDGER ASSETS.

Interest accrued on mortgages.....	298.08	
Interest accrued on bonds.....	3,339.39	
Interest accrued on collateral loans.....	370.23	
Rents accrued on company's property or lease.....	14.00	
		4,021.70
Gross assets.....		1,604,888.47

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	1,431.05	
Book value of ledger assets over market value—stocks and bonds.....	13,141.87	
		14,572.92
Total admitted assets.....		1,590,315.55

V.—LIABILITIES.

Gross losses adjusted and unpaid (not yet due).....	\$4,283.00	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	71,515.00	
Gross claims for losses resisted.....	6,525.00	
	82,323.00	
Deduct reinsurance due or accrued.....	17,964.00	
Net amount of unpaid losses and claims.....		64,359.00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$496,616.29; unearned premiums (50 per cent).....	248,308.14	

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$786,899.94; unearned premiums (pro rata).....	\$421,247.55	
Total unearned premiums as computed above.....		\$669,555.69
Cash dividends remaining unpaid to stockholders.....		12,500.00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		258.64
State, county, and municipal taxes due or accrued.....		12,241.36
Reinsurance premiums.....		4,112.53
Total amount of all liabilities, except capital.....		763,027.22
Capital actually paid up in cash.....	250,000.00	
Surplus over all liabilities.....	577,288.33	
Surplus as regards policy holders.....		827,288.33
Total liabilities.....		1,590,315.55

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$88,426,937.00	\$1,352,197.44
Written or renewed during the year.....	75,694,620.00	1,054,439.82
Total.....	164,121,557.00	2,406,637.26
Deduct those expired and marked off as terminated.....	66,704,300.00	954,976.76
In force at the end of the year.....	97,417,257.00	1,451,660.50
Deduct amount reinsured.....	11,115,839.00	168,144.27
Net amount in force Dec. 31, 1910.....	86,301,418.00	1,283,516.23

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premiums unearned.
1 year or less.....1910..	\$34,785,978.00	\$496,616.29	One-half.....	\$248,308.14
2 years.....1909..	40,079.00	672.42	One-fourth.....	168.10
.....1910..	81,393.00	1,097.51	Three-fourths.....	823.11
3 years.....1908..	10,068,893.00	141,386.94	One-sixth.....	23,564.49
.....1909..	12,362,214.00	170,547.24	One-half.....	85,273.62
.....1910..	12,976,909.00	182,080.13	Five-sixths.....	151,733.45
4 years.....1907..	108,562.00	805.38	One-eighth.....	100.67
.....1908..	144,239.00	1,225.37	Three-eighths.....	459.51
.....1909..	169,707.00	1,297.51	Five-eighths.....	799.70
.....1910..	83,600.00	809.65	Seven-eighths.....	708.45
5 years.....1906..	2,053,901.00	43,045.74	One-tenth.....	4,304.57
.....1907..	2,715,679.00	51,132.11	Three-tenths.....	15,339.63
.....1908..	3,177,800.00	56,817.62	One-half.....	28,408.81
.....1909..	3,556,522.00	64,103.23	Seven-tenths.....	44,872.26
.....1910..	3,975,942.00	71,879.09	Nine-tenths.....	64,691.18
Total.....	86,301,418.00	1,283,516.23		669,555.69

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$466,187.00
Less \$99,333 risks canceled and \$10,000 reinsured in companies authorized in District of Columbia.....	109,333.00
Net risks written.....	356,854.00
Gross premiums received.....	2,672.40
Less \$279.50 returned premiums and \$25 premiums for reinsurance in companies authorized in District of Columbia.....	304.50
Net premiums received.....	2,367.90
Losses paid (deducting salvage).....	1,565.67
Net losses incurred.....	895.67

VIRGINIA STATE INSURANCE CO., RICHMOND, VA.

[Incorporated, 1865; commenced business, 1866. George L. Christian, president; Robert Lecky, jr., secretary. Home office, corner Main and Fifth Streets, Richmond, Va.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$200,000.00	
Amount of ledger assets (as per balance) Dec. 31 of previous year.....		\$524,778.98

II.—INCOME.

Gross premiums, fire.....	\$503,207.87	
Deduct gross amount paid for reinsurance, fire, \$40,961.83; return premiums, fire, \$110,326.29.....	151,288.12	
Total premiums (other than perpetual).....		351,919.75
Gross interest on mortgage loans.....	1,877.33	
Gross interest on bonds.....	13,760.86	
Gross interest from all other sources.....	332.59	
Gross rents from company's property, including \$3,000 for company's occupancy of its own buildings.....	9,454.77	
Total gross interest and rents.....		25,425.55
Contributed by directors.....	45,000.00	
Borrowed money.....	42,500.00	
Profit on bills receivable account.....	2,271.91	
		89,771.91
Total income.....		467,117.21
Sum of both amounts.....		991,896.19

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$67,585.88 occurring in previous year), fire.....	\$321,792.28	
Deduct amount received for salvage, fire, \$2,204.94; reinsurance, fire, \$103,750.51.....	105,955.45	
Net amount paid policy holders for losses.....		215,836.83
Expenses of adjustment and settlement of losses.....		6,303.47
Commissions or brokerage.....		88,164.62
Salaries, \$6,149.92, and expenses, \$690.31, of special and general agents; local solicitors, \$3,739.96.....		10,580.19
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....		24,102.20
Rents.....		3,000.00
Advertising, \$2,824.16; printing and stationery, \$2,671.84.....		5,496.00
Postage, telegrams, telephone, and express.....		3,536.93
Legal expenses.....		546.97
Furniture and fixtures.....		463.88
Maps, including corrections.....		361.90
Underwriters' boards and tariff associations.....		5,214.55
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....		1,765.01
Inspections and surveys.....		572.32
Repairs and expenses (other than taxes) on real estate.....		4,148.72
Taxes on real estate.....		1,284.19
State taxes on premiums.....		5,683.09
Insurance department licenses and fees.....		1,460.83
Municipal licenses.....		1,985.68
Other disbursements:		
Office supplies.....	\$493.48	
Exchange.....	261.51	
Interest on directors' contributions.....	3,204.16	
Miscellaneous expenses.....	3,499.15	
Interest on borrowed money.....	4,671.24	
Printing office.....	62.09	
Borrowed money repaid.....	145,500.00	
Profit and loss, open account.....	469.14	
		158,160.77
Paid stockholders for interest or dividends (amount declared during the year, \$6,000).....		12,254.25
Agents' balances charged off.....		2,482.57
Gross loss on sale or maturity of ledger assets—bonds.....		1,852.73
Total disbursements.....		555,257.70
Balance.....		436,638.49

IV.—LEDGER ASSETS.

Book value of real estate.....	\$96,617.38
Mortgage loans on real estate, first liens.....	20,168.21
Book value of bonds, \$149,639.18, and stocks, \$61,602.64.....	211,241.82
Cash in company's office.....	2,428.43
Deposits in trust companies and banks not on interest.....	35,101.78
Agents' balances representing business written subsequent to Oct. 1, 1910....	47,222.11
Agents' balances representing business written prior to Oct. 1, 1910.....	2,529.09
Bills receivable, taken for fire risks.....	3,802.88

Other ledger assets:

Suspended debts.....	\$8,182.54	
Open accounts.....	1,499.41	
City collector.....	6,671.02	
Brokerage premiums.....	1,173.82	
Total ledger assets.....		\$436,638.49

NONLEDGER ASSETS.

Interest accrued on mortgages.....	326.18	
Interest due, \$500, and accrued, \$1,953.33, on bonds.....	2,453.33	
Interest accrued on other assets.....	158.95	
		2,938.46
Market value of real estate over book value.....		38,428.62
Market value (not including interest) of bonds and stocks over book value.....		44,405.18
Gross assets.....		522,464.75

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	2,529.09	
Bills receivable, past due, taken for marine, inland, and fire risks.....	1,418.41	
City collector, prior to Oct. 1, 1910.....	3,545.02	
Brokerage premiums prior to Oct. 1, 1910.....	205.45	
Due and accrued interest on bonds, \$360; open account, \$158.95.....	518.95	
Suspended debts, \$8,182.54; open account, \$1,687.32.....	9,869.86	
		18,086.78
Total admitted assets.....		504,377.97

V.—LIABILITIES.

Gross losses adjusted and unpaid, not yet due.....	\$28,601.44	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	39,253.50	
Gross claims for losses resisted.....	4,718.00	
		72,572.94
Deduct reinsurance due or accrued.....	24,247.04	
Net amount of unpaid losses and claims.....		48,325.90
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$197,889; unearned premiums (50 per cent).....	98,944.50	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$264,399.63; unearned premiums (pro rata).....	150,725.13	
Total unearned premiums as computed above.....		249,669.63
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		1,622.51
State, county, and municipal taxes due or accrued.....		2,500.00
Reinsurance premiums.....		9,616.99
Unpaid adjustment expenses.....		85.92
Total amount of all liabilities, except capital.....		311,820.95
Capital actually paid up in cash (balance).....	100,932.02	
Directors' contributions to surplus.....	91,625.00	
		192,557.02
Total liabilities.....		504,377.97

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$63,953,666.00	\$991,497.61
Written or renewed during the year.....	30,778,959.00	503,207.87
Total.....	94,732,625.00	1,494,705.48
Deduct those expired and marked off as terminated.....	53,156,489.00	779,239.96
In force at the end of the year.....	41,576,136.00	715,465.52
Deduct amount reinsured.....	14,729,810.00	253,176.89
Net amount in force Dec. 31, 1910.....	26,846,326.00	462,288.63

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less insurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$12,282,529.00	\$197,889.00	One-half.....	\$98,944.50
2 years.....1909..	41,234.00	541.64	One-fourth.....	135.41
.....1910..	69,812.00	640.98	Three-fourths.....	480.73
3 years.....1908..	2,837,086.00	46,369.78	One-sixth.....	7,728.29
.....1909..	3,074,719.00	50,616.55	One-half.....	25,308.28
.....1910..	5,013,299.00	95,311.39	Five-sixths.....	79,426.16
4 years.....1907..	15,429.00	177.62	One-eighth.....	22.20
.....1908..	22,130.00	262.78	Three-eighths.....	98.58
.....1909..	13,395.00	224.15	Five-eighths.....	140.10
.....1910..	6,943.00	96.26	Seven-eighths.....	84.23
5 years.....1906..	620,097.00	12,306.27	One-tenth.....	1,230.63
.....1907..	682,291.00	13,789.25	Three-tenths.....	4,136.78
.....1908..	693,554.00	13,601.71	One-half.....	6,800.85
.....1909..	551,798.00	11,411.19	Seven-tenths.....	7,987.83
.....1910..	992,010.00	19,050.06	Nine-tenths.....	17,145.06
Total.....	26,846,326.00	462,288.63	.....	249,669.63

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$223,697.00
Less \$46,187 risks canceled, and \$44,598 reinsurance in companies authorized in District of Columbia.....	90,785.00
Net risks written.....	132,912.00
Gross premiums received.....	2,055.69
Less \$427.12 returned premiums, and \$138.44 premiums for reinsurance in companies authorized in District of Columbia.....	565.56
Net premiums received.....	1,490.16
Losses paid (deducting salvage).....	97.63
Less losses on risks reinsured in companies authorized in District of Columbia.....	31.00
Net losses paid.....	66.63
Net losses incurred.....	4.63

WESTCHESTER FIRE INSURANCE CO., NEW YORK, N. Y.

[Incorporated, 1837; commenced business (joint stock), 1870. George R. Crawford, president; John H. Kelly, secretary. Home office, 100 William Street, New York, N. Y.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$300,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$4,342,011.98

II.—INCOME.

Gross premiums, fire.....	\$3,734,534.79
Deduct gross amount paid for reinsurance, fire, \$588,110.26; return premiums, fire, \$557,661.57.....	1,145,771.83
Total premiums (other than perpetual).....	2,588,762.96
Gross interest on mortgage loans.....	9,944.62
Gross interest on bonds and dividends on stocks, less \$333.33 accrued interest on bonds acquired during 1910.....	164,286.67
Gross interest on deposits in trust companies and banks.....	2,520.90
Gross rents from company's property.....	139.00
Total gross interest and rents.....	176,891.19
Sale of Traders' Insurance Co. claim.....	92.18
From agents' balances previously charged off.....	34.81
Gross profit on sale or maturity of ledger assets—stocks.....	28.12
Gross increase, by adjustment, in book of ledger assets—real estate.....	3,876.00
Total income.....	2,769,685.26
Sum of both amounts.....	7,111,697.24

III.—DISBURSEMENTS.

Gross amount paid policyholders for losses (including \$223,650.90 occurring in previous year), fire.....	\$1,705,558.15	
Deduct amount received for salvage, fire, \$12,045.55; reinsurance, fire, \$308,662.67; discount fire, \$767;.....	321,475.22	
Net amount paid policyholders for losses.....		\$1,384,082.93
Expenses of adjustment and settlement of losses.....		23,128.32
Commissions or brokerage.....		510,252.69
Salaries, \$58,972.70, and expenses, \$102,149.26, of special and general agents.....		161,121.96
Salaries, fees and all other charges of officers, directors, trustees, and home-office employees ..		118,235.95
Rents.....		18,329.78
Advertising, \$5,483.61; printing and stationery, \$19,896.93.....		25,380.54
Postage, telegrams, telephone and express.....		20,148.99
Legal expenses.....		1,222.02
Furniture and fixtures.....		3,210.53
Maps, including corrections.....		9,828.38
Underwriters' boards and tariff associations.....		28,472.18
Fire department, fire patrol, and salvage corps assessments, fees, taxes and expenses.....		6,478.13
Inspections and surveys.....		17,852.24
Repairs and expenses (other than taxes) on real estate.....		111.20
Taxes on real estate.....		349.00
State taxes on premiums.....		51,118.26
Insurance department licenses and fees.....		11,342.67
Municipal taxes and licenses.....		11,500.64
Other disbursements:		
Collection and exchange.....	\$2,058.66	
Expenditures.....	3,876.00	
		5,934.66
Paid stockholders for interest or dividends (amount declared during the year).....		120,000.00
Agents' balances charged off.....		697.29
Gross loss on sale or maturity of ledger assets—real estate.....		1,273.06
Total disbursements.....		2,530,071.42
Balance.....		4,581,625.82

IV.—LEDGER ASSETS.

Book value of real estate.....	\$9,603.55	
Mortgage loans on real estate, first liens.....	168,150.00	
Book value of bonds, \$631,332.88, and stocks, \$3,287,146.25.....	3,918,479.13	
Deposits in trust companies and banks on interest.....	114,615.94	
Agents' balances representing business written subsequent to Oct. 1, 1910....	355,405.70	
Agents' balances representing business written prior to Oct. 1, 1910.....	15,371.50	
Total ledger assets.....		4,581,625.82

NONLEDGER ASSETS.

Interest due, \$1,719.50, and accrued, \$901.42, on mortgages.....	2,620.92	
Interest accrued on bonds.....	5,574.98	
		8,195.90
Gross assets.....		4,589,821.72

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	15,371.50	
Book value of ledger assets over market value—bonds and stocks.....	104,154.13	
		119,525.63
Total admitted assets.....		4,470,296.09

V.—LIABILITIES.

Gross losses adjusted and unpaid (not yet due).....	\$63,465.17	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	264,664.86	
Gross claims for losses resisted.....	9,627.76	
		337,757.79
Deduct reinsurance due or accrued.....	89,996.23	
Net amount of unpaid losses and claims.....		247,761.56
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$1,674,752.53; unearned premiums (.50 per cent).....	837,376.27	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$2,976,215.98; unearned premiums (pro rata).....	1,592,503.38	
Total unearned premiums as computed above.....		2,429,879.65
State, county, and municipal taxes due or accrued.....		40,000.00
Reinsurance premiums.....		10,000.00
For all contingencies.....		10,000.00
Total amount of all liabilities except capital.....		2,737,641.21

Capital actually paid up in cash.....	\$300,000.00
Surplus over all liabilities.....	1,432,654.88
Surplus as regards policy holders.....	\$1,732,654.88
Total liabilities.....	4,470,296.09

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$514,076,890.00	\$5,256,820.10
Written or renewed during the year.....	339,921,335.00	3,734,534.79
Total.....	853,998,225.00	8,991,354.89
Deduct those expired and marked off as terminated.....	324,683,927.00	3,598,930.29
In force at the end of the year.....	529,314,298.00	5,392,424.60
Deduct amount reinsured.....	67,928,297.00	741,456.09
Net amount in force Dec. 31, 1910.....	461,386,001.00	4,650,968.51

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$140,747,766.00	\$1,674,752.53	One-half.....	\$837,376.27
2 years.....1909..	1,439,984.00	15,087.85	One-fourth.....	3,771.96
.....1910..	1,798,929.00	21,197.13	Three-fourths.....	15,897.85
3 years.....1908..	69,310,640.00	594,465.98	One-sixth.....	99,077.66
.....1909..	83,451,309.00	721,183.96	One-half.....	360,591.98
.....1910..	88,790,415.00	774,623.32	Five-sixths.....	645,519.43
4 years.....1907..	1,272,769.00	10,697.04	One-eighth.....	1,337.13
.....1908..	1,636,870.00	11,351.11	Three-eighths.....	4,256.66
.....1909..	1,227,680.00	11,065.91	Five-eighths.....	6,916.19
.....1910..	1,172,958.00	10,257.76	Seven-eighths.....	8,975.54
5 years.....1906..	11,640,057.00	130,860.11	One-tenth.....	13,086.01
.....1907..	12,140,137.00	139,059.85	Three-tenths.....	41,717.95
.....1908..	11,991,508.00	137,861.47	One-half.....	68,930.74
.....1909..	15,924,649.00	181,148.84	Seven-tenths.....	126,804.19
.....1910..	18,840,330.00	217,355.65	Nine-tenths.....	195,620.09
Total.....	461,386,001.00	4,650,968.51	.....	2,429,879.65

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$888,186.00
Less \$230,333 risks canceled, and \$42,283 reinsurance in companies authorized in District of Columbia.....	272,616.00
Net risks written.....	615,570.00
Gross premiums received.....	4,135.66
Less \$596.19 returned premiums, and \$315.66 premiums for reinsurance in companies authorized in District of Columbia.....	911.85
Net premiums received.....	3,223.81
Losses paid (deducting salvage).....	2,908.44
Less losses on risks reinsured in companies authorized in District of Columbia.....	216.82
Net losses paid.....	2,691.62
Losses incurred.....	2,600.71
Less losses on risks reinsured in companies authorized in District of Columbia.....	216.82
Net losses incurred.....	2,383.89

WILLIAMSBURGH CITY FIRE INSURANCE CO., NEW YORK, N. Y.

[Incorporated, 1853; commenced business, 1853. Frederick H. Way, president; Wyckoff Van Derhoef, secretary. Home office, 59 John Street, New York, N. Y.]

I.—CAPITAL STOCK.

Amount of capital paid up in cash.....	\$250,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$2,798,080.57

II.—INCOME.

Gross premiums, fire.....	\$2,383,893.54	
Deduct gross amount paid for reinsurance, fire, \$265,305.32; return premiums, fire, \$265,492.66.....	530,797.98	
Total premiums (other than perpetual).....		\$1,853,095.56
Gross interest on mortgage loans.....	17,776.53	
Gross interest on bonds and dividends on stocks, less \$2,061.49 accrued interest on bonds acquired during 1910.....	65,103.51	
Gross interest on deposits in trust companies and banks.....	10,142.94	
Gross interest from all other sources.....	243.57	
Gross rents from company's property, including \$1,500 for company's occupancy of its own buildings.....	4,371.25	
Total gross interest and rents.....		97,637.80
Gross profit on sale or maturity of ledger assets:		
Bonds.....	534.32	
Stocks.....	60,717.86	
		61,252.18
Total income.....		2,011,985.54
Sum of both amounts.....		4,810,066.11

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$172,520.83 occurring in previous year), fire.....	\$1,051,091.80	
Deduct amount received for salvage, fire, \$11,399.70; reinsurance, fire, \$114,787.55.....	126,187.25	
Net amount paid policy holders for losses.....		924,904.55
Expenses of adjustment and settlement of losses.....		15,859.23
Commissions or brokerage.....		444,533.17
Allowances to local agencies for miscellaneous agency expenses.....		33,450.37
Salaries, \$52,913.79, and expenses, \$23,258.20, of special and general agents.....		76,171.99
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....		114,745.48
Rents, including \$1,500 for company's occupancy of its own buildings.....		25,706.25
Advertising, \$10,920.96, printing and stationery, \$7,305.43.....		18,226.39
Postage, telegrams, telephone, and express.....		7,878.68
Legal expenses.....		9.90
Furniture and fixtures.....		1,910.82
Maps, including corrections.....		8,044.70
Underwriters' boards and tariff associations.....		13,572.18
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....		4,623.65
Inspections and surveys.....		2,051.85
Repairs and expenses (other than taxes) on real estate.....		2,091.22
Taxes on real estate.....		952.86
State taxes on premiums.....		29,688.21
Insurance department licenses and fees.....		11,853.63
All other licenses, fees, and taxes:		
City and county taxes.....	\$1,372.95	
United States tax.....	347.45	
		1,720.40
Collection, fees on premiums and notes.....		118.64
Paid stockholders for interest or dividends (amount declared during the year).....		50,000.00
Total disbursements.....		1,788,114.17
Balance.....		3,021,951.94

IV.—LEDGER ASSETS.

Book value of real estate.....	\$90,000.00	
Mortgage loans on real estate, first liens.....	302,100.00	
Book value of bonds, \$880,411.40, and stocks, \$1,004,352.54.....	1,884,763.94	
Cash in company's office.....	2,201.45	
Deposits in trust companies and banks on interest.....	411,088.68	
Agents' balances, representing business written subsequent to Oct. 1, 1910.....	314,673.05	
Agents' balances, representing business written prior to Oct. 1, 1910.....	981.42	
Bills receivable, taken for fire risks.....	16,143.40	
Total ledger assets.....		3,021,951.94

NONLEDGER ASSETS.

Interest accrued on mortgages.....	2,001.87	
Interest due, \$3,426.25, and accrued, \$9,615.70, on bonds.....	13,041.95	
Interest due on other assets.....	2,692.19	
		17,736.01
Due by other companies for reinsurance on losses paid:		
Salamandia.....	5,059.93	
Caledonian.....	3.60	
Concordia.....	92.25	
Shawnee.....	3.00	
		5,158.78
Gross assets.....		3,044,846.73

REPORT OF THE DEPARTMENT OF INSURANCE.

561

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	\$981.42	
Book value of ledger assets over market value—bonds and stocks.....	199,413.94	
		\$200,395.36
Total admitted assets.....		2,844,451.37

V.—LIABILITIES.

Gross losses adjusted and unpaid, not yet due.....	\$16,027.01	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	177,417.70	
Gross claims for losses resisted.....	12,747.67	
		206,192.38
Deduct reinsurance due or accrued.....	25,779.73	
Net amount of unpaid losses and claims.....		180,412.65
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$1,062,908.58; unearned premiums (50 per cent).....	531,454.29	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$2,129,656.14; unearned premiums (pro rata).....	1,179,149.81	
Total unearned premiums as computed above.....		1,710,604.10
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		2,303.57
State, county, and municipal taxes due or accrued.....		21,011.82
Return premiums, \$1,973.73; reinsurance premiums, \$10,597.33.....		12,571.06
Total amount of all liabilities, except capital.....		1,926,903.20
Capital actually paid up in cash.....	250,000.00	
Surplus over all liabilities.....	667,548.17	
Surplus as regards policyholders.....		917,548.17
Total liabilities.....		2,844,451.37

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$303,393,151.00	\$3,160,128.72
Written or renewed during the year.....	215,037,413.00	2,383,893.54
Total.....	518,430,564.00	5,544,022.26
Deduct those expired and marked off as terminated.....	182,911,186.00	2,020,656.36
In force at the end of the year.....	335,519,378.00	3,523,365.90
Deduct amount reinsured.....	29,224,308.00	330,801.18
Net amount in force Dec. 31, 1910.....	306,295,070.00	3,192,564.72

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$86,578,886.00	\$1,062,908.58	One-half.....	\$531,454.29
2 years.....1909..	421,651.00	3,743.19	One-fourth.....	935.80
.....1910..	665,357.00	5,750.86	Three-fourths.....	4,313.15
3 years.....1908..	43,831,865.00	375,136.36	One-sixth.....	62,522.73
.....1909..	51,077,063.00	451,674.53	One-half.....	225,837.26
.....1910..	57,679,581.00	511,972.64	Five-sixths.....	426,643.87
4 years.....1907..	477,847.00	4,061.37	One-eighth.....	507.67
.....1908..	575,771.00	4,875.97	Three-eighths.....	1,828.49
.....1909..	550,670.00	4,720.55	Five-eighths.....	2,950.34
.....1910..	275,385.00	2,820.27	Seven-eighths.....	2,467.74
5 years.....1906..	7,519,614.00	87,398.80	One-tenth.....	8,739.88
.....1907..	10,215,346.00	120,811.08	Three-tenths.....	36,243.32
.....1908..	12,115,229.00	142,137.61	One-half.....	71,068.80
.....1909..	16,021,829.00	190,034.26	Seven-tenths.....	133,023.98
.....1910..	18,288,976.00	224,518.65	Nine-tenths.....	202,066.78
Total.....	306,295,070.00	3,192,564.72		1,710,604.10

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$243,340.00
Less risks canceled	39,450.00
Net risks written.....	203,890.00
Gross premiums received.....	1,715.74
Less returned premiums.....	185.38
Net premiums received.....	1,530.36
Losses paid (deducting salvage).....	223.62
Net losses incurred.....	1,106.26

MUTUAL FIRE INSURANCE CO. OF MONTGOMERY COUNTY, SANDY SPRING, MD.

[Incorporated, 1848; commenced business, 1848. E. P. Thomas, president; Allan Farquhar, secretary, Home office, Sandy Spring, Md.]

I.—BALANCE SHEET.

Amount of ledger assets (as per balance) Dec. 31, of previous year.....	\$284,289.49
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II.—INCOME.

Gross premiums, fire.....	\$70,630.47
Deduct gross amount paid for reinsurance, fire, \$231.80; return premiums, fire, \$209.90.....	441.70
Total premiums (other than perpetual).....	70,188.77
Gross interest on bonds.....	10,106.50
Gross interest on deposits in trust companies and banks.....	343.32
Gross interest from all other sources—Deposits in Sandy Spring Savings Institution.....	253.68
Gross rents from company's property, including boxes in vault.....	10.50
Total gross interest and rents.....	10,714.00
From other sources:	
Building risks and short risks.....	270.05
Survey fees turned in, field officer.....	128.93
Witness fees turned in, field officer.....	2.00
Incubator, steam, and automobile risks.....	32.26
Commissions for collecting premiums for another company.....	9.30
	442.54
Total income.....	81,345.31
Sum of both amounts.....	365,634.80

III.—DISBURSEMENTS.

Gross amount paid policyholders for losses (including \$3,792.86 occurring in previous year), fire	22,447.36
Expenses of adjustment and settlement of losses.....	342.11
Commissions or brokerage	1,435.11
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....	9,119.03
Advertising, \$4.50; printing and stationery, \$366.03.....	370.53
Postage, telegrams, telephone, and express.....	349.86
Legal expenses.....	439.38
Inspections and surveys.....	358.90
Repairs and expenses (other than taxes) on real estate.....	19.50
Taxes on real estate.....	57.60
State taxes on Baltimore city loan of 1927.....	24.00
Insurance department licenses and fees.....	112.75
All other licenses, fees, and taxes:	
State and county tax on security.....	\$653.58
United States corporation tax on securities, 1909.....	123.89
Westminster license tax	10.00
Taneytown.....	5.00
	792.47
Other disbursements:	
Premiums on bond of officer and agent.....	154.00
Lunches and horse feed at meetings.....	98.75
Fuel.....	68.39
Donation to village fire department.....	60.00
Insurance on home office.....	52.00
Rent of safe-deposit box in Washington, D. C.....	13.25
Lawn mower.....	7.50
Merchandise and incidentals.....	10.44
	464.33
Gross loss on sale or maturity of ledger assets:	
Investments made during year.....	45,823.89
Carried on books at.....	45,253.68
Difference charged off	570.21
Gross decrease, by adjustment, in book value of ledger assets—bonds.....	14,752.50
Total disbursements.....	51,656.01
Balance.....	313,978.79

IV.—LEDGER ASSETS.

Book value of real estate.....	\$5,000.00	
Book value of bonds.....	294,047.50	
Cash in company's office.....	4.67	
Deposits in banks not on interest.....	2,384.08	
Deposits in banks on interest.....	12,353.00	
Agents' balances representing business written subsequent to Oct. 1, 1910....	189.54	
Total ledger assets.....		\$313,978.79

NONLEDGER ASSETS.

Interest due, \$2,847.75, and accrued, \$1,620.57 on bonds.....	4,468.32	
Interest due and accrued on other assets.....	219.87	
		4,688.19
Market value (not including interest) of bonds over book value.....		5,775.00
Total admitted assets.....		324,441.98

V.—LIABILITIES.

Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	\$897.75	
Gross claims for losses resisted.....	1,200.00	
Total amount of all liabilities except capital.....		2,097.75
Surplus as regards policyholders.....		322,344.23
Total liabilities.....		324,441.98

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premium notes thereon.
In force Dec. 31, 1909.....	\$15,625,833.00	\$2,311,875.45
Written or readjusted during the year.....	1,968,426.00	336,931.00
Total.....	17,594,259.00	2,648,806.45
Deduct those expired and marked off as terminated.....	1,630,039.00	256,660.00
In force at the end of the year.....	15,964,220.00	2,392,146.45
Deduct amount reinsured.....	5,000.00	
Net amount in force Dec. 31, 1910.....	15,959,220.00	2,392,146.45

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Net risks written and renewed.....	\$703,014.00
Net premiums received.....	2,443.36
Losses paid (deducting salvage).....	81.00
Net losses incurred.....	505.76

COMPARATIVE TABLES.

FOREIGN FIRE INSURANCE COMPANIES,
DECEMBER 31, 1910.

TABLE A.—Assets of joint-stock fire and marine insurance companies of foreign

Name and location	Date of incorporation.	Date began business in the United States.	Market value of real estate.	Loans on mortgages.	Loans on stocks and other collateral.
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES.					
Aachen & Munich, Aix-la-Chapelle, Germany.	1825	1895			
Atlas Assurance, London, England.....	1808	1886	\$60,000.00		
British & Foreign Marine, Liverpool, England.....	1863	1863			
British America Assurance, Toronto, Canada.	1833	1835			
Caledonian, Edinburgh, Scotland.....	1805	1890	525,000.00		
Commercial Union, London, England.....	1861	1871	888,000.00	\$23,000.00	
Hamburg-Bremen, Hamburg, Germany.....	1854	1855			
Law, Union & Rock, London, England.....	1806	1897			
Liverpool & London & Globe, Liverpool, England.....	1836	1845	1,516,406.12	3,575,392.19	\$100.00
London & Lancashire, Liverpool, England..	1861	1879	350,000.00		
London Assurance, London, England.....	1720	1872			
Mannheim, Manheim, Germany.....	1879	1887			
North British & Mercantile, London, England, and Edinburgh, Scotland.....	1809	1886			
Northern Assurance, London, England.....	1836	1836	175,000.00		
Norwich Union, Norwich, England.....	1797	1877		35,000.00	
Palatine, London, England.....	1900	1901			
Phoenix Assurance, London, England.....	1782	1879			
Royal Exchange, London, England.....	1720	1891			
Royal, Liverpool, England.....	1845	1851	4,174,899.61	403,100.00	
Scottish Union & National, Edinburgh, Scotland.....	1824	1880	41,926.55	312,525.00	
Sun Insurance Office, London, England.....	1710	1882	271,000.00	25,000.00	
Svea Fire & Life, Gothenberg, Sweden.....	1866	1884			
Union, Paris, France.....	1828	1910			
Western Assurance, Toronto, Canada.....	1851	1851			
Total.....			8,002,232.28	4,374,017.19	100.00
RECAPITULATION.					
District of Columbia companies:					
Stock.....			583,511.02	1,664,591.49	3,500.00
Mutual.....			63,126.06	286,673.00	
Domestic:					
Stock.....			15,900,307.92	31,584,229.55	2,326,639.15
Mutual.....			5,000.00		
United States branches of foreign fire and marine insurance companies: Stock.....			8,002,232.28	4,374,017.19	100.00
Grand total.....			24,554,177.28	37,909,511.23	2,330,239.15

countries licensed to transact business in the District of Columbia during 1910.

Market value of bonds and stocks owned.	Cash in office and banks.	Agents' bal- ances.	All other assets.	Total gross assets.	Assets not admitted.	Total ad- mitted assets.
\$2,034,415.00	\$149,834.18	\$160,875.38	\$25,034.85	\$2,370,159.41	\$2,434.74	\$2,367,724.67
1,916,840.00	186,391.95	308,232.34	24,226.92	2,495,691.21	6,673.06	2,489,018.15
986,163.00	69,849.84	532,999.66	32,488.23	1,621,500.73	46,480.30	1,575,020.43
1,280,727.34	157,881.58	140,304.59	19,537.38	1,598,450.89	2,447.81	1,596,003.08
1,200,440.00	156,106.20	210,810.82	10,975.09	2,103,332.11	4,462.01	2,098,870.10
4,955,260.00	396,537.92	1,191,083.91	78,692.16	7,532,573.99	41,765.67	7,490,808.32
1,715,480.00	46,166.14	202,868.04	23,646.05	1,988,160.23	3,021.11	1,985,139.12
602,360.00	17,133.72	82,408.86	4,654.54	706,557.06	2,738.13	703,818.93
5,445,600.00	1,370,005.58	1,777,684.28	103,676.24	13,788,864.41	43,455.88	13,745,408.53
2,548,695.00	681,631.95	473,097.39	58,948.88	4,112,373.13	10,336.56	4,102,036.57
3,015,145.00	176,768.38	442,395.73	46,056.52	3,680,365.63	14,552.47	3,665,813.16
489,500.00	12,746.86	186,983.59	19,594.13	708,824.58	7,078.52	701,746.06
7,328,166.00	100,978.87	812,458.28	87,283.57	8,328,886.72	14,823.81	8,314,062.91
4,217,125.00	250,814.02	525,297.37	57,097.06	5,225,333.45	28,236.39	5,197,097.06
2,056,376.00	292,513.96	280,893.24	24,032.34	2,688,815.54	4,608.19	2,684,207.35
2,820,420.00	127,066.16	368,693.97	33,002.67	3,349,182.80	6,424.67	3,342,758.13
3,015,584.75	165,552.80	447,738.62	46,975.33	3,675,851.50	3,516.94	3,672,334.56
1,892,165.00	57,022.84	254,869.10	23,719.49	2,227,776.43	6,914.82	2,220,861.61
5,150,574.75	380,864.20	1,313,947.85	139,522.75	11,562,909.16	28,354.10	11,534,555.06
4,339,721.25	130,263.18	368,911.51	70,452.25	5,263,799.74	3,728.17	5,260,071.57
3,260,433.65	321,423.56	451,068.48	44,257.03	4,373,182.72	5,420.67	4,367,762.05
1,070,450.00	107,704.03	103,109.44	51,621.65	1,332,885.12	3,977.15	1,328,907.97
608,100.00	17,604.45	88,952.61	7,698.41	722,355.47	.....	722,355.47
1,889,427.16	239,171.38	206,067.38	32,136.01	2,366,801.93	5,371.01	2,361,430.92
63,839,168.90	5,612,033.75	10,931,752.29	1,065,329.55	93,824,633.96	296,822.18	93,527,811.78
157,124.96	107,443.51	147,410.18	24,358.84	2,687,940.00	3,458.83	2,684,481.17
5,725.00	11,956.20	.....	4,279.40	371,759.66	.....	371,759.66
270,700,332.25	24,971,006.56	28,481,014.85	4,859,583.76	378,823,114.04	1,036,990.79	377,786,123.25
299,822.50	14,741.75	189.54	4,688.19	324,441.98	.....	324,441.98
63,839,168.90	5,612,033.75	10,931,752.29	1,065,329.55	93,824,633.96	296,822.18	93,527,811.78
335,002,173.61	30,717,181.77	39,560,366.86	5,958,239.74	476,031,889.64	1,337,271.80	474,694,617.84

TABLE B.—*Liabilities of joint-stock fire and marine insurance companies of foreign*

Name and location.	Losses unpaid.			Reinsur- ance due on unpaid losses.	Net unpaid losses.
	Adjusted.	Unadjusted.	Resisted.		
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COM- PANIES.					
Aachen & Munich, Aix-la-Chapelle, Germany.....	\$7,061.20	\$108,613.88	\$24,248.97	\$18,350.36	\$121,573.69
Atlas Assurance, London, England.....	6,881.45	145,561.93	7,582.68	15,841.53	144,184.53
British & Foreign Marine, Liverpool, England.....		316,078.25	3,309.00	150,316.61	169,070.64
British America Assurance, Toronto, Canada.....		102,699.99	13,451.80	12,031.00	104,120.79
Caledonian, Edinburgh, Scotland.....	63,425.65	87,265.21	21,514.68	31,770.46	140,435.08
Commercial Union, London, England...	33,560.77	596,324.51	50,899.00	98,439.97	582,344.31
Hamburg-Bremen, Hamburg, Germany.....		124,745.00	40,550.00	32,695.00	132,600.00
Law, Union & Rock, London, England.....	12,175.97	31,982.48	8,830.21	9,955.58	43,033.08
Liverpool & London & Globe, Liver- pool, England.....	25,575.70	1,464,309.90	99,969.00	792,031.63	797,822.97
London & Lancashire, Liverpool, Eng- land.....	42,033.65	190,453.42	22,226.39	55,830.95	198,882.51
London Assurance, London, England..	22,981.14	291,771.00	16,080.00	31,064.00	299,768.14
Mannheim, Manheim, Germany		171,263.43	19,011.21	77,499.94	112,774.70
North British & Mercantile, London, England, and Edinburgh, Scotland...	79,011.11	334,651.37	65,965.50	58,296.99	421,330.99
Northern Assurance, London, England..	34,599.32	309,115.78	65,685.34	60,873.28	348,527.16
Norwich Union, Norwich, England.....	75,074.92	100,724.00	22,365.00	39,544.76	158,619.16
Palatine, London, England.....	30,586.00	110,119.00	22,823.00	25,034.63	138,493.37
Phoenix Assurance, London, England..	39,294.00	194,623.00	26,810.00	38,291.00	222,436.00
Royal Exchange, London, England.....	2,050.89	162,392.00	36,996.00	54,316.00	147,122.89
Royal, Liverpool, England.....	104,117.10	708,465.91	114,042.88	191,677.13	734,948.76
Scottish Union & National, Edinburgh, Scotland.....	101,585.58	185,171.00	20,205.00	77,767.04	229,194.54
Sun Insurance Office, London, England..	77,095.39	199,678.00	10,621.00	42,001.00	245,393.39
Svea Fire & Life, Gothenberg, Sweden..	20,063.79	58,183.90	6,969.38	7,232.13	77,984.94
Union, Paris, France.....		2,117.12		62.50	2,054.62
Western Assurance, Toronto, Canada...	2,055.00	222,133.43	4,581.00	50,332.79	178,436.64
Total.....	779,228.63	6,218,443.51	724,737.04	1,971,256.28	5,751,152.90
RECAPITULATION.					
District of Columbia companies:					
Stock.....	3,690.61	74,761.57	75.00	23,660.02	54,867.16
Mutual.....	39.00	1,627.25			1,666.25
Domestic:					
Stock.....	3,316,247.37	16,818,704.64	1,548,696.10	4,319,885.97	17,363,762.14
Mutual.....		897.75	1,200.00		2,097.75
United States branches of foreign fire and marine insurance companies:					
Stock.....	779,228.63	6,218,443.51	724,737.04	1,971,256.28	5,751,152.90
Grand total.....	4,099,205.61	23,114,434.72	2,274,708.14	6,314,802.27	23,173,546.20

countries licensed to transact business in the District of Columbia during 1910.

Reclaimable on perpetual policies.	Unearned premiums, fire.	Unearned premiums, marine and inland.	All other claims.	Total liabilities except deposit capital.	Deposit capital.	Net surplus over deposit capital.	Surplus as regards policy holders.
.....	\$1,018,205.56	.....	\$19,997.91	\$1,159,777.16	\$245,000.00	\$962,947.51	\$1,207,947.51
.....	1,506,836.21	.....	72,384.79	1,723,405.53	204,000.00	561,612.62	765,612.62
.....	.....	\$186,563.66	469,981.08	825,615.38	517,000.00	232,405.05	749,405.05
.....	787,846.94	.....	15,143.42	907,111.15	210,000.00	478,891.93	688,891.93
.....	1,326,748.52	.....	51,950.46	1,519,134.06	210,000.00	369,736.04	579,736.04
\$94,318.61	3,565,573.48	242,207.31	377,524.00	4,861,967.71	481,000.00	2,147,840.61	2,628,840.61
.....	1,154,792.98	.....	34,303.34	1,321,696.32	205,000.00	458,442.80	663,442.80
.....	393,305.60	.....	9,168.01	445,506.69	236,000.00	22,312.24	258,312.24
.....	7,147,790.43	191,886.74	451,933.82	8,589,433.96	300,000.00	4,855,974.57	5,155,974.57
.....	2,365,206.47	.....	99,827.39	2,663,916.37	200,000.00	1,238,120.20	1,438,120.20
.....	1,843,718.10	206,169.95	121,081.29	2,470,737.48	205,000.00	990,075.68	1,195,075.68
.....	.....	297,347.14	25,500.00	435,621.84	200,000.00	66,124.22	266,124.22
.....	4,144,436.14	33,810.34	89,000.00	4,688,577.47	200,000.00	3,425,485.44	3,625,485.44
.....	2,824,993.76	.....	185,646.45	3,359,167.37	200,000.00	1,637,929.69	1,837,929.69
.....	1,565,760.66	.....	68,936.86	1,793,316.68	200,000.00	690,890.67	890,890.67
.....	1,533,047.93	.....	111,835.94	1,783,377.24	218,000.00	1,341,380.89	1,559,380.89
.....	2,028,248.64	.....	73,460.95	2,324,145.59	210,000.00	1,138,188.97	1,348,188.97
.....	1,257,354.42	2,800.07	46,942.97	1,454,220.35	200,000.00	566,641.26	766,641.26
95,102.97	7,271,250.10	109,384.19	471,830.00	8,682,516.02	450,000.00	2,402,039.04	2,852,039.04
.....	1,897,707.26	.....	40,000.00	2,166,901.80	200,000.00	2,893,169.77	3,093,169.77
.....	2,751,067.00	.....	91,625.75	3,088,086.14	200,000.00	1,079,675.91	1,279,675.91
.....	649,612.05	.....	15,436.28	743,033.27	210,000.00	375,874.70	585,874.70
.....	57,434.48	.....	27,301.14	86,790.24	210,000.00	425,565.23	635,565.23
.....	1,112,635.25	78,311.95	26,065.26	1,395,449.10	207,000.00	758,981.82	965,981.82
189,421.58	48,203,571.98	1,348,481.35	2,996,877.11	58,489,504.92	5,918,000.00	29,120,306.86	35,038,306.86
.....	457,538.14	.....	49,107.23	561,512.53	1,150,000.00	972,968.64	2,122,968.64
.....	13,268.31	.....	413.47	15,348.03	.....	356,411.63	356,411.63
5,823,889.06	158,360,665.02	4,226,952.34	10,821,260.51	196,596,529.07	59,250,932.02	121,938,662.16	181,189,594.18
.....	.....	.....	.....	2,097.75	.....	322,344.23	322,344.23
189,421.58	48,203,571.98	1,348,481.35	2,996,877.11	58,489,504.92	5,918,000.00	29,120,306.86	35,038,306.86
6,013,310.64	207,035,043.45	5,575,433.69	13,867,658.32	255,664,992.30	66,318,932.02	152,710,693.52	219,029,625.54

TABLE C'.—*Income of joint-stock fire and marine insurance companies of foreign*

Name and location.	Fire premiums.	Marine and inland premiums.	Deposit premiums written.	Interest on mortgage loans.
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES.				
Aachen & Munich, Aix-la-Chapelle, Germany	\$1,081,320.93	.....	.....	.....
Atlas Assurance, London, England	1,827,352.17	.....	.....	.....
British & Foreign Marine, Liverpool, England .....	.....	\$1,061,501.77	.....	\$503.26
British America Assurance, Toronto, Canada	937,064.00	18.73	.....	.....
Caledonian, Edinburgh, Scotland	1,468,925.37	.....	.....	.....
Commercial Union, London, England	3,850,775.70	972,817.90	\$664.87	955.00
Hamburg-Bremen, Hamburg, Germany	1,390,848.82	.....	.....	.....
Law, Union & Rock, London, England	421,216.59	.....	.....	.....
Liverpool & London & Globe, Liverpool, England ..	8,001,143.94	.....	525.95	166,127.50
London & Lancashire, Liverpool, England	2,476,584.81	.....	.....	.....
London Assurance, London, England	2,022,958.23	538,133.01	.....	.....
Mannheim, Mannheim, Germany .....	.....	1,226,006.79	.....	.....
North British & Mercantile, London, England, and Edinburgh, Scotland	4,793,661.57	.....	1,015.00	.....
Northern Assurance, London, England	3,101,986.49	.....	.....	.....
Norwich Union, Norwich, England	1,762,186.25	.....	.....	1,750.00
Palatine, London, England	1,702,901.31	.....	.....	.....
Phoenix Assurance, London, England	2,496,270.31	.....	.....	.....
Royal Exchange, London, England	1,419,332.28	10,822.67	.....	.....
Royal, Liverpool, England	7,449,668.33	197,829.07	1.66	23,867.03
Scottish Union & National, Edinburgh, Scotland ..	2,046,112.18	.....	.....	18,998.72
Sun Insurance Office, London, England	3,050,561.42	.....	.....	1,250.00
Svea Fire & Life, Gothenberg, Sweden	716,934.22	.....	.....	.....
Union, Paris, France	90,453.02	.....	.....	.....
Western Assurance, Toronto, Canada	1,222,078.03	278,812.61	.....	.....
Total	53,330,341.97	4,285,942.55	2,207.48	213,451.51
RECAPITULATION.				
District of Columbia companies:	.....	.....	.....	.....
Stock	657,492.58	.....	.....	82,307.32
Mutual	29,899.70	.....	.....	14,335.77
Domestic:	.....	.....	.....	.....
Stock	170,489,691.33	11,559,625.20	109,791.03	1,538,888.07
Mutual	70,188.77	.....	.....	.....
United States branches of foreign fire and marine insurance companies: Stock	53,330,341.97	4,285,942.55	2,207.48	213,451.51
Grand total	224,577,614.35	15,845,567.75	111,998.51	1,848,982.67

countries licensed to transact business in the District of Columbia during 1910.

Interest on collateral loans.	Interest on bonds and dividends on stocks.	Interest from all other sources.	Rent.	Profit on sale or maturity of ledger assets.	Received from home office.	All other receipts.	Total income.
	\$72,738.91	\$4,169.43			\$5,288.82		\$1,163,518.09
	70,647.68	3,833.81	\$2,469.40		18,738.69	\$632.48	1,923,674.23
	40,007.00	889.64			614,882.76	482.70	1,718,267.13
	53,865.24	4,085.73		\$244.90		260.51	995,539.11
	51,404.91	1,299.55	48,321.49	3,135.52			1,573,086.84
	218,593.60	3,716.39	66,149.71	12,300.58	559,186.85		5,685,160.60
\$463.05	69,477.52	557.57			1,752.78	1,963.03	1,465,062.77
	23,962.22	487.07			14,133.77	228.73	460,028.38
6.00	221,692.77	26,806.81	127,908.87	8,042.74		763.62	8,553,018.20
	106,418.44	19,471.49	21,285.33		309,233.27		2,932,993.34
	116,264.18	4,019.23			213,820.08	68.19	2,895,262.92
	15,896.67	2,148.24			119,590.13		1,363,641.83
	294,566.12	3,238.12				77.48	5,092,558.29
	163,636.39	3,977.92	9,000.00	331,005.75	2,000.00	85.34	3,611,691.89
	85,339.42	1,890.82			9,680.00		1,860,846.49
	118,888.35	2,016.59		3,116.43	193,505.80		2,020,428.48
	110,928.03	3,169.60			21,769.03	1,695.00	2,633,831.97
	79,798.50	430.18			4,702.99	50.00	1,515,136.62
	208,335.06	7,762.55	370,896.18		236,215.93		8,494,475.81
	177,915.19	2,446.72	3,918.90		67,907.50	5,133.71	2,322,432.92
	135,770.30	5,839.26	23,359.50	4,817.84	6,845.75		3,228,450.07
	35,832.89	3,924.23		851.00			757,542.34
	7,800.00	67.52			111,617.78		209,938.32
	75,565.60	8,131.20					1,584,587.44
469.05	2,555,344.99	114,379.67	673,309.38	363,514.76	2,510,771.93	11,440.79	64,061,174.08
353.07	3,762.23	313.80	37,202.18			50,458.31	831,889.49
	256.07	4.90	5,097.00			6,385.47	55,978.91
122,897.16	11,351,473.09	589,461.68	1,200,252.05	1,761,345.89		4,775,144.39	203,498,569.89
	10,106.50	597.00	10.50			442.54	81,345.31
469.05	2,555,344.99	114,379.67	673,309.38	363,514.76	2,510,771.93	11,440.79	64,061,174.08
123,719.28	13,920,942.88	704,757.05	1,915,871.11	2,124,860.65	2,510,771.93	4,843,871.50	268,528,957.63

TABLE D.—*Expenditures of joint-stock fire and marine insurance companies of foreign*

Name and location.	Fire losses.	Marine and inland losses.	Deposit premiums returned.	Dividends.	Commissions.
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES.					
Aachen & Munich, Aix-la-Chapelle, Germany.....	\$544,124.63				\$233,975.23
Atlas Assurance, London, England.....	853,742.18				367,214.94
British & Foreign Marine, Liverpool, England.....		\$430,443.05			93,387.63
British America Assurance, Toronto, Canada.....	468,404.46	472.11			214,982.30
Caledonian, Edinburgh, Scotland.....	693,337.75				343,619.61
Commercial Union, London, England...	2,269,687.86	402,206.59	\$3,824.00		923,671.34
Hamburg-Bremen, Hamburg, Germany...	742,694.60				228,094.85
Law, Union & Rock, London, England...	186,512.66				94,555.36
Liverpool & London & Globe, Liverpool, England.....	3,853,468.91		6,721.97		1,626,936.99
London & Lancashire, Liverpool, England.....	1,069,428.89				421,084.66
London Assurance, London, England...	917,433.66	314,138.17			532,599.41
Mannheim, Mannheim, Germany.....		762,046.24			254,514.01
North British & Mercantile, London, England, and Edinburgh, Scotland...	2,237,953.24		1,444.20		992,571.71
Northern Assurance, London, England...	1,379,540.77				511,380.86
Norwich Union, Norwich, England.....	888,416.98				320,707.21
Palatine, London, England.....	1,013,830.02				373,006.89
Phoenix Assurance, London, England...	1,251,456.87				487,502.83
Royal Exchange, London, England.....	738,152.45	10,079.65			331,995.33
Royal, Liverpool, England.....	3,507,473.66	57,042.24	2,678.00		1,338,009.27
Scottish Union & National, Edinburgh, Scotland.....	1,038,835.26				447,829.89
Sun Insurance Office, London, England...	1,447,322.55				689,182.09
Svea Fire & Life, Gothenberg, Sweden...	374,655.23				198,376.85
Union, Paris, France.....	685.33				450.12
Western Assurance, Toronto, Canada...	669,033.69	259,884.10			306,118.70
Total.....	26,146,191.65	2,236,312.15	14,668.17		11,331,828.08
RECAPITULATION.					
District of Columbia companies:					
Stock.....	144,895.09			\$93,712.50	202,183.43
Mutual.....	8,621.37			1,094.60	1.50
Domestic:					
Stock.....	84,610,670.86	6,070,140.77	189,159.02	11,483,785.64	37,946,311.79
Mutual.....	22,447.36				1,435.48
United States, branches of foreign fire and marine insurance companies:					
Stock.....	26,146,191.65	2,236,312.15	14,668.17		11,331,828.08
Grand total.....	110,932,826.33	8,306,452.92	203,827.19	11,578,592.74	49,481,760.28

countries licensed to transact business in the District of Columbia during 1910.

Salaries of officers and clerks.	Rent.	Repairs, expenses, and taxes on real estate.	All other taxes, licenses and insurance department fees.	Loss on sale or maturity of ledger assets.	Remitted to home office.	All other expenses.	Total expenditures.
\$75,018.06	\$6,721.48		\$31,475.57		\$1,624.50	\$117,451.85	\$1,010,391.32
101,981.67	15,796.06	\$2,961.49	54,291.30	\$500.00		187,544.09	1,584,031.73
67,129.55	6,750.00		25,346.67		851,385.78	36,796.69	1,511,239.37
52,173.01	1,937.55		35,113.00		71,488.00	104,081.90	948,652.33
88,190.73	8,806.36	24,751.99	36,805.17		180,103.56	128,055.97	1,503,671.14
159,359.04	22,268.45	40,355.25	117,640.58	621.75	1,063,813.43	409,832.31	5,413,280.60
68,180.86	17,188.13		42,509.77	3.01	113,172.25	219,803.81	1,431,647.28
35,179.73	6,175.68		11,702.17		58,469.37	42,971.61	435,566.58
290,132.98	52,025.51	74,375.35	241,058.54	62,530.00	1,722,872.99	608,256.09	8,538,379.33
128,659.73	23,146.86	15,243.41	72,485.76	3,535.72	633,354.05	299,983.71	2,666,922.79
134,833.05	22,367.71		66,484.64		385,412.69	202,359.32	2,575,628.65
36,301.97	2,736.00		32,744.67		219,827.29	46,372.06	1,354,542.24
257,912.11	26,042.38		119,490.65	62.50	699,194.92	478,792.81	4,813,464.52
217,684.39	21,935.20	3,076.32	93,652.48	420.00	721,609.82	326,502.30	3,275,802.14
127,715.76	16,536.88		57,600.09		110,244.09	207,962.96	1,729,183.97
68,560.82	10,244.17		47,854.64	52.60	167,774.48	195,376.29	1,876,759.91
137,187.85	22,452.21		63,783.75		27,650.95	370,608.48	2,360,642.94
72,450.22	8,070.00		43,003.40		136,771.97	157,235.99	1,497,759.01
549,469.93	86,462.21	217,454.35	179,960.07		1,465,156.79	793,129.34	8,196,835.86
82,091.97	6,775.41	4,250.68	58,426.96	2,135.70		211,892.56	1,852,238.43
144,998.06	24,658.56	12,865.75	78,574.19	125.00	390,525.36	263,652.06	3,051,903.62
24,834.71	4,200.00		15,927.77	93.75		63,731.85	681,820.16
			1,326.67			169.14	2,631.26
97,012.19	5,339.37		45,845.57	1,238.00	59,144.44	165,001.81	1,608,617.87
3,017,058.39	418,636.18	395,334.59	1,573,104.08	71,318.03	9,079,596.73	5,637,565.00	59,921,613.05
37,324.63	8,906.00	14,640.71	6,366.79			25,055.41	533,084.56
11,643.50	2,220.00	1,560.56	139.27			30,194.14	55,474.94
7,463,881.67	1,153,753.66	644,034.32	5,179,917.47	652,724.20		21,769,566.94	177,163,946.34
9,119.03		77.10	929.22			17,647.82	51,656.01
3,017,058.39	418,636.18	395,334.59	1,573,104.08	71,318.03	9,079,596.73	5,637,565.00	59,921,613.05
10,539,027.22	1,583,515.84	1,055,647.28	6,760,456.83	724,042.23	9,079,596.73	27,480,029.31	237,725,774.90

TABLE E.—*Risks in force, risks written, and premiums thereon by foreign joint-stock fire and marine insurance companies licensed to transact business in the District of Columbia during 1910.*

Name and location.	Fire risks in force Dec. 31, 1909.	Premiums.	Marine and in- land risks in force Dec. 31, 1909.	Premiums.	Fire risks written during the year.	Premiums.
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES.						
Aachen & Munich, Aix-la-Chapelle, Germany.....	\$196,931,018.00	\$2,104,118.73			\$148,726,343.00	\$1,609,217.32
Atlas Assurance, London, England.....	271,392,706.00	2,939,571.97			236,461,687.00	2,370,564.80
British & Foreign Marine, Liverpool, England.....			\$25,994,023.00	\$334,392.52		
British America Assurance, Toronto, Canada.....	172,617,680.00	1,826,598.69			150,000,684.00	1,406,269.95
Caledonian, Edinburgh, Scotland.....	253,125,340.00	2,806,653.68			177,810,613.00	2,034,258.42
Commercial Union, London, England.....	702,203,782.00	7,223,597.99	15,342,228.00	292,981.48	549,228,348.00	5,510,929.85
Hamburg-Bremen, Hamburg, Germany.....	237,160,745.00	2,840,069.92			165,751,428.00	2,034,372.66
Law, Union & Rock, London, England.....	88,691,540.00	811,509.49			73,427,490.00	689,656.87
Liverpool & London & Globe, Liverpool, England.....	1,727,196,110.00	18,159,359.39			1,378,568,006.00	13,969,676.88
London & Lancashire, Liverpool, England.....	507,905,102.00	5,101,965.41			416,040,161.00	3,836,849.34
London Assurance, London, England.....	337,284,230.00	3,796,681.45	17,943,073.00	188,995.53	230,288,447.00	2,674,890.51
Mannheim, Mannheim, Germany.....			34,025,068.00	687,408.67		
North British & Mercantile, London, England, and Edinburgh, Scotland.....	972,006,089.00	8,918,123.30			786,996,986.00	6,719,670.27
Northern Assurance, London, England.....	554,654,496.00	6,018,867.70			426,550,173.00	4,613,328.61
Norwich Union, Norwich, England.....	346,352,423.00	3,609,955.07			244,394,217.00	2,498,642.88
Palatine, London, England.....	273,691,364.00	3,179,843.30			219,462,343.00	2,491,991.16
Phoenix Assurance, London, England.....	432,615,157.00	4,489,441.45			346,212,740.00	3,543,892.00
Royal Exchange, London, England.....	279,418,100.00	2,884,511.11			219,195,503.00	2,304,272.90
Royal, Liverpool, England.....	1,551,458,091.00	16,435,129.08	553,481.00	12,074.99	1,011,350,745.00	10,755,076.83
Scottish Union & National, Edinburgh, Scotland.....	463,780,469.00	4,576,996.29			354,706,478.00	3,490,877.50
Sun Insurance Office, London, England.....	508,347,107.00	5,396,112.89			359,376,176.00	3,877,800.37
Svea Fire & Life, Gothenburg, Sweden.....	95,883,188.00	1,226,009.77			76,134,930.00	960,413.83
Union, Paris, France.....					13,831,297.00	101,865.33
Western Assurance, Toronto, Canada.....	258,926,461.00	2,739,898.09	11,305,157.00	196,366.93	193,545,404.00	1,990,812.60
Total.....	10,231,641,198.00	107,085,014.77	105,163,030.00	1,712,220.12	7,778,060,199.00	79,485,330.88
RECAPITULATION.						
District of Columbia companies:						
Stock.....	80,973,651.29	496,021.76			151,734,505.43	1,096,855.13
Mutual.....	15,201,950.00	27,469.45			18,200,167.00	30,336.65
Domestic:						
Stock.....	29,148,101,096.99	320,865,556.06	352,702,483.00	8,125,082.16	21,604,243,323.15	234,685,979.88
Mutual.....	15,625,833.00	2,311,875.45			1,968,426.00	336,931.00
United States branches of foreign fire and marine insurance companies:						
Stock.....	10,231,641,198.00	107,085,014.77	105,163,030.00	1,712,220.12	7,778,060,199.00	79,485,330.88
Grand total.....	39,491,543,729.28	430,785,937.49	457,865,513.00	9,837,302.28	29,554,206,620.58	315,635,433.54

TABLE E.—Risks in force, risks written, and premiums thereon by foreign joint-stock fire and marine insurance companies licensed to transact business in the District of Columbia during 1910—Continued.

Name and location.	Marine and in-land risks written during the year.	Premiums.	Total fire risks.	Total premiums.	Total marine and inland risks.	Total premiums.	Deduct expira-tions and can-cellations, fire.	Premiums.
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES.								
Aachen & Munich, Aix-la-Chapelle, Ger-many.....	.....	.....	\$345,657,361.00	\$3,713,336.05	.....	.....	\$131,079,550.00	\$1,477,490.50
Atlas Assurance, London, England.....	.....	.....	507,854,393.00	5,310,136.77	.....	.....	203,098,615.00	2,165,386.51
British & Foreign Marine, Liverpool, England.....	\$1,069,545,355.00	\$3,008,060.46	.....	.....	\$1,095,539,378.00	\$3,342,452.98	.....	.....
British America Assurance, Toronto, Can-ada.....	.....	18.73	322,618,364.00	3,232,868.64	.....	18.73	144,675,916.00	1,477,132.85
Caledonian, Edinburgh, Scotland.....	.....	.....	430,935,953.00	4,840,912.10	.....	.....	163,981,361.00	1,901,369.45
Commercial Union, London, England.....	.....	.....	1,251,432,130.00	12,734,527.84	559,941,060.00	1,755,379.22	499,856,500.00	5,144,742.64
Hamburg-Bremen, Hamburg, Germany.....	544,598,832.00	1,462,397.74	402,912,173.00	4,874,442.58	.....	.....	162,953,161.00	2,004,906.45
Law, Union & Rock, London, England.....	.....	.....	162,119,030.00	1,501,166.36	.....	.....	58,072,782.00	574,435.73
Liverpool & London & Globe, Liverpool, England.....	.....	.....	3,105,764,116.00	32,129,036.27	.....	.....	1,302,433,239.00	13,430,401.80
London & Lancashire, Liverpool, England.....	.....	.....	923,945,263.00	8,938,814.75	.....	.....	365,873,372.00	3,494,953.53
London Assurance, London, England.....	293,844,817.00	1,131,284.80	567,572,677.00	6,471,571.96	311,787,890.00	1,320,280.33	210,549,320.00	2,541,091.28
Mannheim, Mannheim, Germany.....	392,767,976.00	2,050,394.25	.....	.....	426,793,044.00	2,737,802.92	.....	.....
North British & Mercantile, London, Eng-land, and Edinburgh, Scotland.....	.....	.....	1,759,003,075.00	15,637,793.57	.....	.....	748,593,880.00	6,563,997.23
Northern Assurance, London, England.....	.....	.....	981,204,669.00	10,632,196.31	.....	.....	402,683,451.00	4,444,596.82
Norwich Union, Norwich, England.....	.....	.....	590,746,640.00	6,108,597.95	.....	.....	232,857,857.00	2,426,430.17
Palatine, London, England.....	.....	.....	493,153,707.00	5,671,834.46	.....	.....	200,471,397.00	2,268,430.14
Phoenix Assurance, London, England.....	.....	.....	778,827,897.00	8,033,333.45	.....	.....	314,106,595.00	3,332,800.46
Royal Exchange, London, England.....	10,718,682.00	14,450.90	498,613,603.00	5,188,784.01	10,718,682.00	14,450.90	208,393,833.00	2,214,033.40
Royal, Liverpool, England.....	39,724,374.00	223,664.72	2,562,808,836.00	27,190,205.91	40,277,855.00	235,739.71	970,117,328.00	10,546,830.41
Scottish Union & National, Edinburgh, Scotland.....	.....	.....	818,486,947.00	8,067,873.79	.....	.....	328,633,098.00	3,327,556.05
Sun Insurance Office, London, England.....	.....	.....	867,723,283.00	9,273,913.26	.....	.....	333,423,258.00	3,652,145.52
Svea Fire & Life, Gothenburg, Sweden.....	.....	.....	172,018,118.00	2,186,423.60	.....	.....	68,080,322.00	873,743.53
Union, Paris, France.....	.....	.....	13,831,297.00	101,865.33	.....	.....	729,312.00	8,316.74
Western Assurance, Toronto, Canada.....	71,363,246.00	426,428.52	452,471,865.00	4,730,710.69	82,668,403.00	622,795.45	197,145,846.00	2,119,300.62
Total.....	2,422,563,282.00	8,316,700.12	18,009,701,397.00	186,570,345.65	2,527,726,312.00	10,028,920.24	7,247,809,993.00	75,990,091.83

TABLE E.—Risks in force, risks written, and premiums thereon by foreign joint-stock fire and marine insurance companies licensed to transact business in the District of Columbia during 1910—Continued.

Name and location.	Marine and inland risks written during the year.	Premiums.	Total fire risks.	Total premiums.	Total marine and inland risks.	Total premiums.	Deduct expirations and cancellations, fire.	Premiums.
RECAPITULATION.								
District of Columbia companies:								
Stock.....			\$232,708,156.72	\$1,592,876.89			\$80,895,942.37	\$386,049.29
Mutual.....			33,402,117.00	57,806.10			18,617,633.00	31,272.34
Domestic:								
Stock.....	\$4,326,536,138.00	\$207,91,319.86	50,752,344,420.14	555,551,535.94	\$4,679,238,621.00	\$28,916,402.02	19,235,475,694.54	214,083,741.25
Mutual.....			17,594,259.00	2,648,806.45			1,630,039.00	256,660.00
United States branches of foreign fire and marine insurance companies: Stock.....	2,422,563,282.00	8,316,700.12	18,009,701.397.00	186,570,345.65	2,527,726,312.00	10,028,920.24	7,247,809,993.00	75,990,091.83
Grand total.....	6,749,099,420.00	29,108,019.98	69,045,750,349.86	746,421,371.03	7,206,964,933.00	38,945,322.26	26,584,429,301.91	290,747,814.71

TABLE E.—Risks in force, risks written, and premiums thereon by foreign joint-stock fire and marine insurance companies licensed to transact business in the District of Columbia during 1910—Continued.

Name and location.	Deduct expira- tions and can- cellations, ma- rine and inland.	Premiums.	Fire risks in force end of year.	Premiums.	Marine and inland risks in force end of year.	Premiums.
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES.						
Aachen & Munich, Aix-la-Chapelle, Germany.....			\$214,577,811.00	\$2,235,845.55		
Atlas Assurance, London, England.....			304,755,778.00	3,144,750.26	\$43,390,291.00	\$660,061.78
British & Foreign Marine, Liverpool, England.....	\$1,052,149,087.00	\$2,682,391.20				
British America Assurance, Toronto, Canada.....		18.73				
Caledonian, Edinburgh, Scotland.....			177,942,448.00	1,755,735.79		
Commercial Union, London, England.....	527,442,375.00	1,285,222.47	266,954,592.00	2,939,542.65		
Hamburg-Bremen, Hamburg, Germany.....			751,575,630.00	7,589,785.20	32,498,685.00	470,156.75
Law, Union & Rock, London, England.....			239,959,012.00	2,869,536.13		
Liverpool & London & Globe, Liverpool, England.....	104,046,248.00		104,046,248.00	926,730.63		
Liverpool & Lancashire, Liverpool, England.....	1,803,330,877.00		1,803,330,877.00	18,698,634.47		
London Assurance, London, England.....		905,428.54	558,071,891.00	5,443,861.22		
London Assurance, London, England.....	258,834,708.00		357,023,357.00	3,930,480.68	52,953,182.00	414,851.79
Mannheim, Mannheim, Germany.....	380,779,222.00	1,932,119.92			46,013,822.00	\$905,683.00
North British & Mercantile, London, England, and Edinburgh, Scotland.....			1,010,409,195.00	9,073,796.34		
Northern Assurance, London, England.....			578,521,218.00	6,187,599.49		
Norwich Union, Norwich, England.....			357,888,783.00	3,082,167.78		
Palatine, London, England.....			292,682,310.00	3,403,404.32		
Phoenix Assurance, London, England.....			464,721,302.00	4,700,532.99		
Royal Exchange, London, England.....	10,243,988.00	13,861.76	290,219,770.00	2,974,750.61	474,694.00	589.14
Royal, Liverpool, England.....	31,648,249.00	88,066.50	1,592,691,508.00	16,643,375.50	8,629,606.00	147,673.21
Scottish Union & National, Edinburgh, Scotland.....			489,853,849.00	4,740,317.74		
Sun Insurance Office, London, England.....			534,300,025.00	5,621,767.74		
Svea Fire & Life, Gothenburg, Sweden.....			103,937,796.00	1,312,680.07		
Union, Paris, France.....			13,101,985.00	93,548.59		
Western Assurance, Toronto, Canada.....	71,579,967.00	421,060.71	255,326,019.00	2,611,410.07	11,088,436.00	201,734.74
Total.....	2,332,677,596.00	7,328,169.83	10,761,891,404.00	110,580,253.82	195,048,716.00	2,700,750.41
RECAPITULATION.						
District of Columbia companies:						
Stock.....			151,812,214.35	1,206,827.60		
Mutual.....			14,784,484.00	26,533.76		
Domestic:						
Stock.....						
Mutual.....						
United States branches of foreign fire and marine insurance com- panies: Stock.....	4,056,593,237.00	17,910,979.74	31,516,868,725.60	341,467,794.69	622,645,384.00	11,005,422.28
			15,964,220.00	2,392,146.45		
	2,332,677,596.00	7,328,169.83	10,761,891,404.00	110,580,253.82	195,048,716.00	2,700,750.41
Grand total.....	6,389,270,833.00	25,239,149.57	42,461,321,047.95	455,673,556.32	817,694,100.00	13,706,172.69

TABLE E.—*Risks in force, risks written, and premiums thereon by foreign joint-stock fire and marine insurance companies licensed to transact business in the District of Columbia during 1910—Continued.*

Name and location.	Deduct amount reinsured, fire.	Premiums.	Deduct amount reinsured, ma- rine and inland.	Premiums.	Net amount in force, fire.	Premiums.	Net amount in force, marine and inland.	Premiums.
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES.								
Aachen & Munich, Aix-la-Chapelle, Ger- many.....	\$29,390,139.00	\$320,751.73			\$185,187,672.00	\$1,915,093.82		
Atlas Assurance, London, England.....	30,374,886.00	276,375.82			274,380,892.00	2,868,374.44		
British & Foreign Marine, Liverpool, Eng- land.....			\$26,261,794.00	\$329,948.71			\$17,128,497.00	\$330,113.07
British America Assurance, Toronto, Can- ada.....	23,495,280.00	213,659.43			154,447,168.00	1,542,076.36		
Caledonian, Edinburgh, Scotland.....	33,537,152.00	369,721.10			233,417,440.00	2,569,821.55		
Commercial Union, London, England.....	63,255,066.00	652,278.16	7,655,965.00	67,296.47	688,320,564.00	6,937,507.04	24,842,720.00	402,860.28
Hamburg-Bremen, Hamburg, Germany.....	49,090,143.00	621,403.35			190,868,869.00	2,248,132.78		
Law, Union & Rock, London, England.....	23,134,645.00	187,734.68			80,911,603.00	738,995.95		
Liverpool & London & Globe, Liverpool, England.....	511,700,641.00	4,802,992.33			1,291,630,236.00	13,895,642.14		
London & Lancashire, Liverpool, England.....	85,946,878.00	903,382.74			472,125,013.00	4,540,478.48		
London Assurance, London, England.....	33,930,795.00	386,991.13	8,882,144.00	56,001.87	323,092,562.00	3,543,489.55	44,071,038.00	358,849.92
Mannheim, Mannheim, Germany.....			10,974,535.00	231,527.68			35,039,287.00	574,155.32
North British & Mercantile, London, England, and Edinburgh, Scotland.....	139,268,953.00	975,109.93			871,140,242.00	8,098,686.41		
Northern Assurance, London, England.....	67,894,293.00	750,604.47			510,626,925.00	5,436,995.02		
Norwich Union, Norwich, England.....	59,425,656.00	609,593.83			298,463,127.00	3,072,573.95		
Palatine, London, England.....	38,951,392.00	458,795.91			253,730,918.00	2,944,608.41		
Phoenix Assurance, London, England.....	86,341,508.00	800,277.20			378,379,794.00	3,900,255.79		
Royal Exchange, London, England.....	61,429,536.00	588,880.69	184,251.00	133.08	228,790,234.00	2,385,869.92	290,443.00	456.06
Royal, Liverpool, England.....	214,295,195.00	2,482,793.44	27,175.00	345.13	1,378,396,313.00	14,160,582.06	8,602,431.00	147,328.08
Scottish Union & National, Edinburgh, Scotland.....	127,342,822.00	1,117,248.92			362,511,027.00	3,623,068.82		
Sun Insurance Office, London, England.....	30,071,974.00	300,698.26			504,228,051.00	5,321,069.48		
Svea Fire & Life, Gothenburg, Sweden.....	7,005,798.00	74,645.80			96,931,998.00	1,238,034.27		
Union, Paris, France.....	626,455.00	4,145.39			12,475,530.00	89,403.20		
Western Assurance, Toronto, Canada.....	40,426,519.00	369,447.39	1,506,171.00	58,294.01	214,899,500.00	2,241,962.68	9,582,265.00	143,440.73
Total.....	1,756,935,726.00	17,267,531.70	55,492,035.00	743,546.95	9,004,955,678.00	93,312,722.12	139,556,681.00	1,957,203.46

RECAPITULATION.									
District of Columbia companies:									
Stock.....									
Mutual.....									
Domestic:									
Stock.....									
Mutual.....									
United States branches of foreign fire and marine insurance companies: Stock.....									
Grand total.....									
	43,938,541.06	351,763.32						855,064.28	
								26,533.76	
	3,783,569,374.29	40,768,119.64	193,223,086.00	3,303,088.72	27,733,299,351.31	300,699,675.05	429,422,298.00		7,702,333.56
	5,000.00				15,959,220.00	2,392,146.45			
	1,756,935,726.00	17,267,531.70	55,492,035.00	743,546.95	9,004,955,678.00	93,312,722.12	139,556,681.00		1,957,203.46
	5,584,448,641.35	58,387,414.66	248,715,121.00	4,046,635.67	36,876,872,406.60	397,286,141.66	568,978,979.00		9,659,537.02

TABLE F.—Business transacted in the District of Columbia by foreign joint-stock fire and marine insurance companies during 1910.

Name and location.	Fire risks written.	Premiums received.	Losses paid.	Losses incurred.	Marine and inland risks written.	Premiums received.	Losses paid.	Losses incurred.	Expenses.	Taxes.
UNITED STATES BRANCHES OF FOREIGN FIRE AND MARINE INSURANCE COMPANIES.										
Aachen & Munich, Aix-la-Chapelle, Germany.....	\$251,713.00	\$1,393.66	\$1,412.80	\$392.47					\$506.41	\$20.90
Atlas Assurance, London, England.....	648,133.00	3,391.00	297.73	137.73	\$185,134.00	\$343.28			1,034.12	50.87
British & Foreign Marine, Liverpool, England.....									5.15	
British America Assurance, Toronto, Canada.....									1,302.45	46.71
Caledonian, Edinburgh, Scotland.....	709,565.00	3,114.17	3,784.44	3,860.44					711.72	32.07
Commercial Union, London, England.....	338,640.00	2,137.99	2,266.75	2,381.85					1,977.83	97.04
Commerical Union, London, England.....	1,152,972.00	6,469.50	8,678.77	9,843.77					1,182.38	53.53
Hamburg-Bremen, Hamburg, Germany.....	747,030.00	3,568.34	202.37	132.63					71.94	1.31
Law, Union & Rock, London, England.....	28,330.00	87.58	5.44	5.44					6,559.97	287.98
Liverpool & London & Globe, Liverpool, England.....	2,955,193.00	13,045.88	13,301.93	13,516.93					1,080.85	28.77
London & Lancashire, Liverpool, England.....	403,446.00	1,917.87	421.84	1,595.16					1,051.66	46.98
London Assurance, London, England.....	628,575.00	3,132.29	3,974.47	4,037.47	5,823.00	27.36			6.84	.41
Mannheim, Mannheim, Germany.....										
North British & Mercantile, London, England, and Edinburgh, Scotland.....									6,050.77	186.93
Northern Assurance, London, England.....	2,332,066.00	12,462.23	5,772.98	5,586.98					5,569.27	247.59
Norwich Union, Norwich, England.....	3,070,736.00	16,506.32	3,308.68	10,760.47					3,517.78	122.33
Palatine, London, England.....	1,175,423.00	8,155.65	5,748.38	6,466.22					966.65	42.99
Phoenix Assurance, London, England.....	447,916.00	2,866.24	738.16	738.16					1,068.88	53.44
Royal Exchange, London, England.....	622,030.00	3,562.92	2,730.27	2,591.27					2,312.27	92.78
Royal, Liverpool, England.....	887,316.00	6,185.38	1,727.32	1,652.32					20,111.69	550.87
Scottish Union & National, Edinburgh, Scotland.....	5,892,048.00	33,924.07	18,384.44	20,109.44	143,071.00	2,800.69	\$384.80	\$384.80	2,793.58	166.86
Sun Insurance Office, London, England.....	2,136,011.00	11,124.32	5,595.22	5,669.51					2,325.58	72.69
Svea Fire & Life, Gothenburg, Sweden.....	1,011,782.00	4,846.13	4,474.99	7,289.82					259.06	14.90
Union, Paris, France.....	105,525.00	993.55	2,305.25	1,722.78					160.92	9.66
Western Assurance, Toronto, Canada.....	81,683.00	643.69							596.59	24.28
	217,737.00	1,618.73	746.81	1,241.24						
Total.....	25,843,870.00	141,147.51	85,879.04	97,376.52	334,028.00	3,171.33	384.80	384.80	62,142.08	2,257.04
RECAPITULATION.										
District of Columbia companies:										
Stock.....	30,106,342.77	120,261.38	17,776.15	20,951.24					62,769.13	1,803.92
Mutual.....	18,111,167.00	29,939.80	8,621.37	9,249.87						
Domestic:										
Stock.....	59,968,648.59	578,479.88	142,314.71	177,565.05	3,180,953.00	20,733.44	4,742.47	4,842.47	135,284.09	6,023.26
Mutual.....	703,014.00	2,443.36	81.00	505.76						
United States branches of foreign fire and marine insurance companies: Stock.....	25,843,870.00	141,147.51	85,874.04	97,376.52	334,028.00	3,171.33	384.80	384.80	62,142.08	2,257.04
Grand total.....	134,733,042.36	872,271.93	254,672.27	305,648.44	3,514,981.00	23,904.77	5,127.27	5,227.27	260,195.30	10,084.22

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ABSTRACTS.

COMPILED FROM ANNUAL STATEMENTS OF FOREIGN FIRE AND MARINE
INSURANCE COMPANIES, SHOWING THEIR CONDITION
ON DECEMBER 31, 1910.

UNITED STATES BRANCH OF THE AACHEN & MUNICH FIRE INSURANCE CO., AIX-LA-CHAPELLE, GERMANY.

[Incorporated, 1825; commenced business in United States, 1895. Joseph A. Kelsey, United States manager.
United States home office, 84 William Street, New York, N. Y.]

I.—DEPOSIT CAPITAL.

Deposit capital.....	\$245,000.00	
Amount of ledger assets (as per balance) Dec. 31 of previous year.....		\$2,271,667.20

II.—INCOME.

Gross premiums, fire.....	\$1,609,217.32	
Deduct gross amount paid for reinsurance, fire, \$239,298.06; return premiums, fire, \$288,598.33.....	527,896.39	
Total premiums (other than perpetual).....		1,081,320.93
Gross interest on bonds, less \$1,894.43 accrued interest on bonds acquired during 1910.....	72,738.91	
Gross interest on deposits in trust companies and banks.....	4,160.43	
Total gross interest.....		76,908.34
Received from home office.....		5,288.82
Total income.....		1,163,518.09
Sum of both amounts.....		3,435,185.29

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$98,795.64 occurring in previous year), fire.....	\$645,188.72	
Deduct amount received for salvage, fire, \$14,553.95; reinsurance, fire, \$85,510.14; discount, fire, \$1,000.....	101,064.09	
Net amount paid policy holders for losses.....		544,124.63
Expenses of adjustment and settlement of losses.....		20,071.02
Commissions or brokerage.....		233,975.23
Allowances to local agencies for miscellaneous agency expenses.....		278.17
Salaries, \$22,998.94, and expenses, \$16,836.85, of special and general agents.....		39,835.79
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....		75,018.06
Rents.....		6,721.48
Advertising, \$2,564.65; printing and stationery, \$5,863.10.....		8,427.75
Postage, telegrams, telephone, and express.....		11,294.33
Legal expenses.....		60.25
Furniture and fixtures.....		394.77
Maps, including corrections.....		3,103.87
Underwriters' boards and tariff associations.....		14,404.66
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....		14,139.51
Inspections and surveys.....		2,141.32
State taxes on premiums.....		17,550.14
Insurance department licenses and fees.....		8,441.04
All other licenses, fees, and taxes:		
County taxes and fees.....	\$1,024.56	
Municipal taxes and fees.....	3,974.04	
Federal tax.....	485.79	
		5,484.39
Commercial ratings.....	1,380.00	
Miscellaneous items.....	1,844.64	
Home office.....	1,624.50	
		4,849.14
Agents' balances charged off.....		75.77
Total disbursements.....		1,010,391.32
Balance.....		2,424,793.97

IV.—LEDGER ASSETS.

Book value of bonds.....	\$2,113,400.38	
Cash in company's office.....	421.33	
Deposits in trust companies and banks not on interest.....	7,010.32	
Deposits in trust companies and banks on interest.....	142,402.53	
Agents' balances representing business written subsequent to Oct. 1, 1910....	159,124.67	
Agents' balances representing business written prior to Oct. 1, 1910.....	1,750.71	
Bills receivable, taken for fire risks.....	684.03	
Total ledger assets.....		2,424,793.97

NONLEDGER ASSETS.

Interest accrued on bonds.....	24,350.82	
Gross assets.....		2,449,144.79

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	\$1,750.71	
Bills receivable, past due, taken for marine, inland, and fire risks.....	684.03	
Book value of ledger assets over market value—bonds.....	78,985.38	
		<u>\$81,420.12</u>
Total admitted assets.....		2,367,724.67

V.—LIABILITIES.

Gross losses adjusted and unpaid (not yet due).....	\$7,061.20	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	108,613.88	
Gross claims for losses resisted.....	24,248.97	
		<u>139,924.05</u>
Deduct reinsurance due or accrued.....	18,350.36	
		<u>121,573.69</u>
Net amount of unpaid losses and claims.....		
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$655,851.53; unearned premiums (50 per cent).....	327,925.76	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,259,242.29; unearned premiums (pro rata).....	690,279.80	
		<u>1,018,205.56</u>
Total unearned premiums as computed above.....		6,157.91
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		13,500.00
State, county, and municipal taxes due or accrued.....		340.00
Commissions, brokerage, and other charges due or to become due to agents and brokers....		<u>1,159,777.16</u>
Total amount of all liabilities except deposit capital.....		
Deposit capital.....	\$245,000.00	
Surplus over all liabilities.....	962,947.51	
		<u>1,207,947.51</u>
Surplus as regards policy holders.....		2,367,724.67
Total liabilities.....		

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$196,931,018.00	\$2,104,118.73
Written or renewed during the year.....	148,726,343.00	1,609,217.32
Total.....	345,657,361.00	3,713,336.05
Deduct those expired and marked off as terminated.....	131,079,550.00	1,477,490.50
In force at the end of the year.....	214,577,811.00	2,235,845.55
Deduct amount reinsured.....	29,390,139.00	320,751.73
Net amount in force Dec. 31, 1910.....	185,187,672.00	1,915,093.82

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$55,853,919.00	\$655,851.53	One-half.....	\$327,925.76
2 years.....1909..	698,845.00	6,478.26	One-fourth.....	1,619.56
1910..	301,196.00	3,616.77	Three-fourths.....	2,712.58
3 years.....1908..	25,943,625.00	232,501.92	One-sixth.....	38,750.32
1909..	31,695,401.00	284,690.05	One-half.....	142,345.02
1910..	35,301,716.00	319,078.14	Five-sixths.....	265,898.44
4 years.....1907..	341,750.00	3,107.42	One-eighth.....	388.43
1908..	469,729.00	4,109.74	Three-eighths.....	1,541.16
1909..	449,910.00	4,234.24	Five-eighths.....	2,646.40
1910..	229,376.00	2,955.10	Seven-eighths.....	2,585.71
5 years.....1906..	3,664,204.00	45,049.61	One-tenth.....	4,504.96
1907..	5,456,197.00	64,935.31	Three-tenths.....	19,480.59
1908..	6,898,458.00	80,764.85	One-half.....	40,382.42
1909..	8,362,142.00	98,043.44	Seven-tenths.....	68,630.40
1910..	9,275,904.00	107,995.31	Nine-tenths.....	97,195.78
Over 5 years.....	245,300.00	1,682.13	Pro rata.....	1,598.03
Total.....	185,187,672.00	1,915,093.82		1,018,205.56

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$344,012.00
Less \$70,650 risks canceled, and \$21,649 reinsurance in companies authorized in the District of Columbia.....	92,299.00
Net risks written.....	251,713.00
Gross premiums received.....	2,105.00
Less \$547.66 returned premiums and \$163.68 premiums for reinsurance in companies authorized in the District of Columbia.....	711.34
Net premiums received.....	1,393.66
Losses paid (deducting salvage).....	2,012.98
Less losses on risks reinsured in companies authorized in the District of Columbia.....	600.18
Net losses paid.....	1,412.80
Losses incurred.....	542.65
Less losses on risks reinsured in companies authorized in the District of Columbia.....	150.18
Net losses incurred.....	392.47

UNITED STATES BRANCH OF THE ATLAS ASSURANCE CO. (LTD.), LONDON, ENGLAND.

[Incorporated, 1808; commenced business in United States, 1886. Frank Lock, United States manager. United States home office, 100 William Street, New York City.]

I.—DEPOSIT CAPITAL.

Deposit capital.....	\$204,000.00
Amount of ledger assets (as per balance) Dec. 31, of previous year.....	\$2,324,005.64

II.—INCOME.

Gross premiums, fire.....	\$2,370,564.80
Deduct gross amount paid for reinsurance, fire.....	\$169,679.60
Return premiums, fire.....	373,533.03
	543,212.63
Total premiums other than perpetual.....	1,827,352.17
Gross premium on bonds and dividends on stocks, less \$4,075.82 accrued interest on bonds acquired during 1910.....	70,647.68
Gross interest on deposits in trust companies and banks.....	3,833.81
Gross rents from company's property.....	2,469.40
Total gross interest and rents.....	76,950.89
Received from home office during the year.....	18,738.69
From agents' balances previously charged off.....	632.48
Total income.....	1,923,674.23
Sum of both amounts.....	4,247,679.87

III.—DISBURSEMENTS.

Gross amount paid policyholders for losses (including \$105,606.16 occurring in previous year), fire.....	\$959,096.16
Deduct amount received for salvage, fire, \$23,383.85; reinsurance, fire, \$81,048.08; discount fire, \$922.05.....	105,353.98
Net amount paid policyholders for losses.....	853,742.18
Expenses of adjustment and settlement of losses.....	31,354.87
Commissions or brokerage.....	367,214.94
Allowances to local agencies for miscellaneous agency expenses.....	1,947.32
Salaries, \$37,299.09, and expenses, \$36,928.62, of special and general agents.....	74,227.81
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....	101,981.67
Rents.....	15,796.06
Advertising, \$7,220.56; printing and stationery, \$10,277.86.....	17,498.42
Postage, telegrams, telephone, and express.....	15,644.32
Legal expenses.....	390.87
Furniture and fixtures.....	1,196.28
Maps, including corrections.....	5,703.53
Underwriters' boards and tariff associations.....	21,017.97
Inspections and surveys.....	8,330.07
Repairs and expenses (other than taxes) on real estate.....	2,075.25
Taxes on real estate.....	886.24
State taxes on premiums.....	31,873.14
Insurance department licenses and fees.....	11,625.67
All other licenses, fees, and taxes:	
Municipal licenses and taxes.....	\$9,034.10
Internal-revenue tax.....	1,758.39
	10,792.49
Auditors' fees.....	3,099.92
Miscellaneous office expenses.....	7,110.82
	10,210.74

Agents' balances charged off.....	\$21.89
Gross loss on sale or maturity of ledger assets—bonds.....	500.00
Total disbursements.....	1,584,031.73
Balance.....	2,663,648.14

IV.—LEDGER ASSETS.

Book value of real estate.....	\$83,878.81
Book value of bonds, \$1,740,657.54, and stocks, \$344,487.50.....	2,085,145.04
Cash in company's office.....	1,911.81
Deposits in trust companies and banks on interest.....	184,480.14
Agents' balances representing business written subsequent to Oct. 1, 1910...	301,559.28
Agents' balances representing business written prior to Oct. 1, 1910.....	6,673.06
Total ledger assets.....	\$2,663,648.14

NONLEDGER ASSETS.

Interest due and accrued on bonds.....	19,739.15
Rents due and accrued on company's property or lease.....	271.17
Total.....	20,010.32
Due from other companies for reinsurance on losses paid.....	4,216.60
Gross assets.....	2,687,875.06

DEDUCT ASSETS NOT ADMITTED.

Agents' balances representing business written prior to Oct. 1, 1910.....	6,673.06
Book value of ledger assets over market value:	
Stocks and bonds.....	168,305.04
Real estate.....	23,878.81
	198,856.91
Total admitted assets.....	2,489,018.15

V.—LIABILITIES.

Gross losses adjusted and unpaid (not yet due).....	\$6,881.45
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	145,561.93
Gross claims for losses resisted.....	7,582.68
Total.....	160,026.06
Deduct reinsurance due or accrued.....	15,841.53
Net amount of unpaid losses and claims.....	144,184.53
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,240,884.48, unearned premiums (50 per cent).....	620,442.24
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,627,489.96, unearned premiums (pro rata).....	886,393.97
Total unearned premiums as computed above.....	1,506,836.21
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	5,000.00
State, county, and municipal taxes due or accrued.....	38,000.00
Reinsurance premiums.....	29,384.79
Total amount of all liabilities except deposit capital.....	1,723,405.53
Deposit capital.....	204,000.00
Surplus over all liabilities.....	561,612.62
Surplus as regards policyholders.....	765,612.62
Total liabilities.....	2,489,018.15

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$271,392,706.00	\$2,939,571.97
Written or renewed during the year.....	236,461,687.00	2,370,564.80
Total.....	507,854,393.00	5,310,136.77
Deduct those expired and marked off as terminated.....	203,098,615.00	2,165,386.51
In force at the end of the year.....	304,755,778.00	3,144,750.26
Deduct amount reinsured.....	30,374,886.00	276,375.82
Net amount in force Dec. 31, 1910.....	274,380,892.00	2,868,374.44

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.		Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....	1910..	\$127,818,960.00	\$1,240,884.48	One-half.....	\$620,442.24
2 years.....	1909..	660,894.00	5,784.95	One-fourth.....	1,446.24
	1910..	1,208,068.00	11,438.75	Three-fourths.....	8,579.07
3 years.....	1908..	28,452,639.00	305,023.65	One-sixth.....	50,837.27
	1909..	35,867,963.00	380,727.27	One-half.....	190,363.64
	1910..	41,496,819.00	422,354.14	Five-sixths.....	351,961.78
4 years.....	1907..	550,259.00	5,377.74	One-eighth.....	672.22
	1908..	436,421.00	3,989.60	Three-eighths.....	1,496.10
	1909..	392,590.00	4,001.85	Five-eighths.....	2,501.16
	1910..	606,853.00	6,682.83	Seven-eighths.....	5,847.45
5 years.....	1906..	5,105,435.00	67,883.34	One-tenth.....	6,788.33
	1907..	6,028,295.00	80,097.38	Three-tenths.....	24,029.21
	1908..	7,167,479.00	91,405.80	One-half.....	45,702.90
	1909..	8,241,783.00	111,408.91	Seven-tenths.....	77,986.23
	1910..	10,346,434.00	131,313.75	Nine-tenths.....	118,182.37
Total.....		274,380,892.00	2,868,374.44		1,506,836.21

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$824,050.00
Less \$136,090 risks canceled, and \$39,827 reinsurance in companies authorized in District of Columbia.....	175,917.00
Net risks written.....	648,133.00
Gross premiums received.....	4,032.98
Less \$435.32 returned premiums; and \$206.66 premiums for reinsurance in companies authorized in District of Columbia.....	641.98
Net premiums received.....	3,391.00
Losses paid (deducting salvage).....	297.88
Less losses on risks reinsured in companies authorized in District of Columbia.....	.15
Net losses paid.....	297.73
Losses incurred.....	137.88
Less losses on risks reinsured in companies authorized in District of Columbia.....	.15
Net losses incurred.....	137.73

UNITED STATES BRANCH OF THE BRITISH & FOREIGN MARINE INSURANCE CO., LIVERPOOL, ENGLAND.

[Incorporated, 1863; commenced business in United States, 1863. Geo. B. Heyworth, president; William Gow, secretary. United States home office, Cotton Exchange Building, New York.]

I.—DEPOSIT CAPITAL.

Deposit capital.....	\$517,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$1,412,977.85

II.—INCOME.

Gross premiums, marine and inland.....	\$3,008,060.46
Deduct gross amount paid for reinsurance, marine and inland, \$1,852,972.80; return premiums, marine and inland, \$93,585.89.....	1,946,558.69
Total premiums (other than perpetual).....	1,061,501.77
Gross interest on mortgage loans.....	503.26
Gross interest on bonds and dividends on stocks.....	40,007.00
Gross interest on deposits in trust companies and banks.....	497.52
Gross interest from all other sources.....	342.12
Total gross interest.....	41,399.90
Received from home office.....	614,882.76
From agents' balances previously charged off.....	482.70
Total income.....	1,718,267.13
Sum of both amounts.....	3,131,244.98

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses, marine and inland.....	\$2,645,826.86
Deduct amount received for salvage, marine and inland, \$413,319.39; reinsurance, marine and inland, \$1,802,064.42.....	2,215,383.81
Net amount paid policy holders for losses.....	430,443.05

Expenses of adjustment and settlement of losses		\$9,420.66
Commissions or brokerage		93,387.63
Allowances to local agencies for miscellaneous agency expenses		566.53
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees ..		67,129.55
Rents		6,750.00
Advertising, \$420.04; printing and stationery, \$5,726.37		6,146.41
Postage, telegrams, telephone, express, and cables		4,895.20
Legal expenses		1,647.99
Furniture and fixtures		151.40
Underwriters' boards and tariff associations		1,753.57
Inspections and surveys		313.20
State taxes on premiums		20,462.11
Insurance department licenses and fees		2,198.36
United States corporation tax	\$1,414.50	
State, county, and municipal licenses	1,271.70	
		2,686.20
Other disbursements:		
Traveling expenses	905.20	
Auditing accounts	1,687.50	
Miscellaneous expenses	3,871.98	
Policy stamps	1,368.04	
Commissions on recoveries } On reinsurance placed abroad. {	1,282.50	
		9,115.22
Amount returned to home office		851,385.78
Gross decrease, by adjustment, in book value of ledger assets—bonds		2,786.51
Total disbursements		1,511,239.37
Balance		1,620,005.61

IV—LEDGER ASSETS.

Book value of bonds, \$845,917.25; stocks, \$164,380.01	\$1,010,297.26	
Cash in company's office	243.46	
Deposits in trust companies and banks not on interest	69,606.38	
Agents' balances representing business written subsequent to Oct. 1, 1910 ..	491,519.36	
Agents' balances representing business written prior to Oct. 1, 1910	41,480.30	
Other ledger assets, viz, accounts receivable, balance account due from Royal Insurance Co. (Ltd.)	1,858.85	
Cash advanced to lawyers in connection with collision losses, etc.	5,000.00	
Total ledger assets		1,620,005.61

NONLEDGER ASSETS.

Interest due and accrued on bonds	12,764.58	
Other nonledger assets, viz, due from other companies for reinsurance on losses already paid ..	12,864.80	
Gross assets		1,645,634.99

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910	\$41,480.30	
Book value of ledger assets over market value, viz, bonds and stocks	24,134.26	
Accounts receivable, advance to lawyers as above	5,000.00	
		70,614.56
Total admitted assets		1,575,020.43

V.—LIABILITIES.

Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses	\$316,078.25	
Gross claims for losses resisted	3,309.00	
Total	319,387.25	
Deduct reinsurance due or accrued	150,316.61	
Net amount of unpaid losses and claims		169,070.64
Gross premiums (less reinsurance) (cash and bills) received and receivable upon all unexpired inland navigation risks, \$287,098.82; unearned premiums (50 per cent)	143,549.41	
Gross premiums (less reinsurance) (cash and bills) received and receivable upon all unexpired marine risks, \$43,014.25; unearned premiums (100 per cent)	43,014.25	
Total unearned premiums as computed above		186,563.66
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	29,038.72	
State, county, and municipal taxes due or accrued	34,312.61	
Commissions, brokerage, and other charges due or to become due to agents and brokers	45,291.38	
Reinsurance premiums	361,338.37	
Total amount of all liabilities except deposit capital		825,615.38
Deposit capital	\$517,000.00	
Surplus over all liabilities	232,405.05	
Surplus as regards policy holders		749,405.05
Total liabilities		1,575,020.43

VI.—RISKS AND PREMIUMS.

	Marine and inland risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$25,994,023.00	\$334,392.52
Written or renewed during the year.....	1,069,545,355.00	3,008,060.46
Total.....	1,095,539,378.00	3,342,452.98
Deduct those expired and marked off as terminated.....	1,052,149,087.00	2,682,391.20
In force at the end of the year.....	43,390,291.00	660,061.78
Deduct amount reinsured.....	26,261,794.00	329,948.71
Net amount in force Dec. 31, 1910.....	17,128,497.00	330,113.07

VII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written.....	\$329,516.00
Less reinsurance in companies authorized in District of Columbia.....	144,382.00
Net risks written.....	185,134.00
Gross premiums received.....	3,067.70
Less premiums for reinsurance in companies authorized in District of Columbia.....	2,724.42
Net premiums received.....	343.28

UNITED STATES BRANCH OF THE BRITISH AMERICA ASSURANCE CO.,
TORONTO, CANADA.

[Incorporated, 1833; commenced business in United States, 1835. W. B. Meikle, general manager; P. H. Sims, secretary. Home office, 18 and 20 Front Street, East, Toronto, Canada.]

I.—DEPOSIT CAPITAL.

Deposit capital.....	\$210,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$1,590,947.59

II.—INCOME.

	Fire.	Marine and inland.	
Gross premiums.....	\$1,406,269.95	\$18.73	
Deduct gross amount paid for reinsurance, fire, \$200,689.85; re- turn premiums, fire, \$268,516.10.....	469,205.95		
Total premiums (other than perpetual).....	937,064.00	18.73	\$937,082.73
Gross interest on bonds and dividends on stocks.....		53,865.24	
Gross interest on deposits in trust companies and banks.....		3,850.72	
Gross interest from all other sources.....		235.01	
Total gross interest.....			57,950.97
From agents' balances previously charged off.....			260.51
Gross profit on sale or maturity of ledger assets—bonds.....			244.90
Total income.....			995,539.11
Sum of both amounts.....			2,586,486.70

III.—DISBURSEMENTS.

	Fire.	Marine and inland.	
Gross amount paid policy holders for losses (including \$77,565.46 occurring in previous year).....	\$534,137.22	\$11,411.82	
Deduct amount received for salvage, fire, \$7,852.31; marine and inland, \$8,575.42; reinsurance, fire, \$57,276.77; marine and inland, \$2,364.29; discount, fire, \$603.68.....	65,732.76	10,939.71	
Net amount paid policy holders for losses.....	468,404.46	472.11	468,876.57
Expenses of adjustment and settlement of losses.....			8,550.98
Commissions or brokerage.....			214,982.30
Salaries, \$19,586.20, and expenses, \$28,782.97, of special and general agents.....			48,369.17
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....			52,173.01
Rents.....			1,937.55
Advertising, \$4,068.38; printing and stationery, \$7,258.50.....			11,326.88
Postage, telegrams, telephone, and express.....			7,926.22
Legal expenses.....			325.39
Maps, including corrections.....			3,750.28
Underwriters' boards and tariff associations.....			10,919.06
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....			3,412.74
Inspections and surveys.....			2,543.95
State taxes on premiums.....			14,515.30
Insurance department licenses and fees.....			7,898.78
All other licenses, fees, and taxes, municipal.....			12,698.92

Amount returned to home office.....	\$71,488.00	
Exchange.....	1,287.86	
Heating, lighting, and cleaning.....	917.85	
Water.....	273.78	
Insurance.....	627.32	
Office expenses.....	455.74	
Repairs.....	1,158.68	
		\$76,209.23
Gross loss on sale or maturity of ledger assets—bonds.....		2,236.00
Total disbursements.....		948,652.33
Balance.....		1,637,834.37

IV.—LEDGER ASSETS.

Book value of bonds, \$1,325,023.20; stocks, \$14,625.....	\$1,339,648.20	
Cash in company's office.....	802.88	
Deposits in trust companies and banks on interest.....	157,078.70	
Agents' balances representing business written subsequent to Oct. 1, 1910....	137,856.78	
Agents' balances representing business written prior to Oct. 1, 1910.....	2,447.81	
Total ledger assets.....		1,637,834.37

NONLEDGER ASSETS.

Interest due, \$13,210.37, and accrued, \$6,325.86, on bonds.....	19,536.23	
Reinsurance uncollected on paid losses.....	1.15	
Gross assets.....		1,657,371.75

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	2,447.81	
Book value of ledger assets over market value, viz, bonds and stocks.....	58,920.86	
		61,368.67
Total admitted assets.....		1,596,003.08

V.—LIABILITIES.

Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	\$102,699.99	
Gross claims for losses resisted.....	13,451.80	
Total.....	116,151.79	
Deduct reinsurance due or accrued.....	12,031.00	
Net amount of unpaid losses and claims.....		104,120.79
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$701,808.18; unearned premiums (50 per cent)....	350,904.09	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$840,268.18; unearned premiums (pro rata).....	436,942.85	
Total unearned premiums as computed above.....		787,846.94
State, county, and municipal taxes due or accrued.....		12,039.35
Commissions, brokerage, and other charges due or to become due to agents and brokers....		3,104.07
Total amount of all liabilities except deposit capital.....		907,111.15
Deposit capital.....	\$210,000.00	
Surplus over all liabilities.....	478,891.93	
Surplus as regards policy holders.....		688,891.93
Total liabilities.....		1,596,003.08

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$172,617,680.00	\$1,826,598.69
Written or renewed during the year.....	150,000,684.00	1,406,269.95
Total.....	322,618,364.00	3,232,868.64
Deduct those expired and marked off as terminated.....	144,675,916.00	1,477,132.85
In force at the end of the year.....	177,942,448.00	1,755,785.79
Deduct amount reinsured.....	23,495,280.00	213,659.43
Net amount in force Dec. 31, 1910.....	154,447,168.00	1,542,076.36

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
One year or less.....1910..	\$74,266,128.00	\$701,808.18	One-half.....	\$350,904.09
Three years.....1908..	16,630,423.00	162,122.39	One-sixth.....	27,020.40
1909..	20,305,832.00	199,959.65	One-half.....	99,979.82
1910..	23,064,178.00	214,295.15	Five-sixths.....	178,579.29
Five years.....1906..	4,643,551.00	61,498.26	One-tenth.....	6,149.83
1907..	3,554,671.00	47,256.50	Three-tenths.....	14,176.95
1908..	3,878,976.00	47,531.57	One-half.....	23,765.79
1909..	3,604,553.00	47,867.13	Seven-tenths.....	33,506.99
1910..	4,498,856.00	59,737.53	Nine-tenths.....	53,763.78
Total.....	154,447,168.00	1,542,076.36	.....	787,846.94

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written, fire.....	\$1,075,845.00
Less \$269,950 risks canceled and \$96,330 reinsurance in companies authorized in District of Columbia.....	366,280.00
Net risks written.....	709,565.00
Gross premiums received.....	4,484.74
Less \$981.15 returned premiums and \$389.42 premiums for reinsurance in companies authorized in District of Columbia.....	1,370.57
Net premiums received.....	3,114.17
Losses paid (deducting salvage).....	3,794.98
Less losses on risks reinsured in companies authorized in District of Columbia.....	10.54
Net losses paid.....	3,784.44
Losses incurred.....	3,870.98
Less losses on risks reinsured in companies authorized in District of Columbia.....	10.54
Net losses incurred.....	3,860.44

UNITED STATES BRANCH OF THE CALEDONIAN INSURANCE CO., EDINBURGH, SCOTLAND.

[Incorporated 1805; commenced business in United States, 1890. Chas. H. Post, manager. United States home office, 50 and 52 Pine Street, New York, N. Y.]

I.—DEPOSIT CAPITAL.

Deposit capital.....	\$210,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$1,990,634.49

II.—INCOME.

Gross premiums, fire.....	2,034,258.43
Deduct gross amount paid for reinsurance, fire, \$244,487.33; return premiums, fire, \$320,845.72.....	565,333.05
Total premiums (other than perpetual).....	1,468,925.37
Gross interest on bonds and dividends on stocks, less \$506.11 accrued interest on bonds acquired during 1910.....	51,404.91
Gross interest on deposits in trust companies and banks.....	1,290.55
Gross rents from company's property, including \$3,600 for company's occupancy of its own buildings.....	48,321.49
Total gross interest and rents.....	101,025.95
Gross profit on sale or maturity of ledger assets, viz, stocks.....	3,135.52
Total income.....	1,573,086.84
Sum of both amounts.....	3,563,721.33

III. DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$103,328.91 occurring in previous year), fire.....	\$800,199.38
Deduct amount received for salvage, fire, \$7,141.97; reinsurance, fire, \$98,621.69; discount, fire, \$1,097.97.....	106,861.63
Net amount paid policy holders for losses.....	693,337.75
Expenses of adjustment and settlement of losses.....	37,716.80
Commissions or brokerage.....	343,619.61
Salaries, \$12,966.70, and expenses, \$16,476.31, of special and general agents.....	29,443.01

Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.	\$88,190.73
Rents, including \$3,600 for company's occupancy of its own buildings.	8,806.36
Advertising, \$1,268.88: printing and stationery, \$7,944.38.	9,213.26
Postage, telegrams, telephone, and express.	13,536.19
Legal expenses.	920.00
Furniture and fixtures.	432.11
Maps, including corrections.	4,975.15
Underwriters' boards and tariff associations.	13,620.54
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.	8,736.26
Inspections and surveys.	4,965.20
Repairs and expenses (other than taxes) on real estate.	18,423.55
Taxes on real estate.	6,328.44
State taxes on premiums.	22,068.25
Insurance department licenses and fees.	7,076.92
All other licenses, fees, and taxes, State, county, and municipal licenses, fees, and taxes.	7,660.00
Office expenses and miscellaneous.	\$2,704.38
Remitted to home office.	180,103.56
	182,807.94
Agents' balances charged off.	1,793.07
Total disbursements.	1,503,671.14
Balance.	2,060,050.19

IV.—LEDGER ASSETS.

Book value of real estate.	\$439,510.58
Book value of bonds, \$756,881.89, and stocks, \$494,287.28.	1,251,169.17
Cash in company's office.	199.79
Deposits in trust companies and banks not on interest.	4,965.26
Deposits in trust companies and banks on interest.	150,941.15
Agents' balances representing business written subsequent to Oct. 1, 1910.	206,669.96
Agents' balances representing business written prior to Oct. 1, 1910.	4,140.86
Bills receivable, taken for fire risks.	6.81
Due for reinsurance on losses paid.	2,446.61
Total ledger assets.	2,060,050.19

NONLEDGER ASSETS.

Interest (due, \$3,295, and accrued, \$4,526.22) on bonds.	7,821.22
Interest, due and accrued, on other assets.	700.45
Total.	8,521.67
Market value of real estate over book value.	85,489.42
Gross assets.	2,154,061.28

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.	4,140.86
Bills receivable, past due, taken for marine, inland, and fire risks.	6.81
Book value of ledger assets over market value, viz, bonds and stocks.	50,729.17
Due for reinsurance on losses paid in unauthorized company.	314.34
	55,191.18
Total admitted assets.	2,098,870.10

V.—LIABILITIES.

Gross losses adjusted and unpaid (due, \$26,092.38; not yet due, \$37,533.27).	\$63,425.65
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.	87,265.21
Gross claims for losses resisted.	21,514.68
Total.	172,205.54
Deduct reinsurance due or accrued.	31,770.46
Net amount of unpaid losses and claims.	140,435.08
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$942,688.28; unearned premiums (50 per cent).	471,344.14
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,627,133.27; unearned premiums (pro rata).	855,404.38
Total unearned premiums as computed above.	1,326,748.52
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.	2,000.00
State, county, and municipal taxes due or accrued.	20,000.00
Reinsurance premiums.	19,950.46
All other liabilities, viz, reserve for contingencies.	10,000.00
Total amount of all liabilities except deposit capital.	1,519,134.06
Deposit capital.	210,000.00
Surplus over all liabilities.	369,736.04
Surplus as regards policy holders.	579,736.04
Total liabilities.	2,098,870.10

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$253,125,340.00	\$2,806,653.68
Written or renewed during the year.....	177,810,613.00	2,034,258.42
Total.....	430,935,953.00	4,840,912.10
Deduct those expired and marked off as terminated.....	163,981,361.00	1,901,369.45
In force at the end of the year.....	266,954,592.00	2,939,542.65
Deduct amount reinsured.....	33,537,152.00	369,721.10
Net amount in force Dec. 31, 1910.....	233,417,440.00	2,569,821.55

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$77,828,211.00	\$942,688.28	One-half.....	\$471,344.14
2 years.....1909..	1,709,900.00	16,756.87	One-fourth.....	4,189.21
.....1910..	1,648,858.00	18,150.02	Three-fourths.....	13,612.50
3 years.....1908..	32,369,598.00	317,682.34	One-sixth.....	52,947.05
.....1909..	34,605,672.00	340,001.78	One-half.....	170,000.89
.....1910..	39,918,334.00	383,641.78	Five-sixths.....	319,701.47
4 years.....1907..	674,911.00	7,638.96	One-eighth.....	954.86
.....1908..	904,690.00	10,213.02	Three-eighths.....	3,829.87
.....1909..	990,490.00	9,985.80	Five-eighths.....	6,241.11
.....1910..	534,754.00	5,706.20	Seven-eighths.....	4,992.91
5 years.....1906..	6,528,644.00	85,902.51	One-tenth.....	8,590.25
.....1907..	7,995,775.00	97,430.99	Three-tenths.....	29,229.29
.....1908..	7,945,502.00	95,114.05	One-half.....	47,557.02
.....1909..	8,958,196.00	107,300.46	Seven-tenths.....	75,110.32
.....1910..	10,803,905.00	131,608.49	Nine-tenths.....	118,447.63
Total.....	233,417,440.00	2,569,821.55	.....	1,326,748.52

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written, fire.....	\$454,089.00
Less \$67,266 risks canceled and \$48,183 reinsurance in companies authorized in District of Columbia.....	115,449.00
Net risks written.....	338,640.00
Gross premiums received.....	2,694.90
Less \$234.52 returned premiums and \$322.39 premiums for reinsurance in companies authorized in District of Columbia.....	556.91
Net premiums received.....	2,137.99
Losses paid (deducting salvage).....	2,267.69
Less losses on risks reinsured in companies authorized in District of Columbia.....	.94
Net losses paid.....	2,266.75
Losses incurred.....	2,382.79
Less losses on risks reinsured in companies authorized in District of Columbia.....	.94
Net losses incurred.....	2,381.85

UNITED STATES BRANCH OF THE COMMERCIAL UNION ASSURANCE CO.
(LTD.), LONDON, ENGLAND.

[Incorporated, 1861; commenced business in United States, 1871. United States manager, A. H. Wray.
United States home office, Pine and William Streets, New York City.]

I.—DEPOSIT CAPITAL.

Deposit capital.....	\$481,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$7,095,917.83

II.—INCOME.

	Fire.	Marine and inland.	
Gross premiums.....	\$5,510,929.85	\$1,462,397.74	
Deduct gross amount paid for reinsurance, fire, \$657,020.46; marine and inland, \$385,031.93; return premiums, fire, \$1,003,133.69; marine and inland, \$104,547.91.....	1,660,154.15	489,579.84	
Total premiums (other than perpetual).....	3,850,775.70	972,817.90	\$4,823,593.60
Deposit premiums written on perpetual risks (gross).....			664.87
Gross interest on mortgage loans.....		955.00	
Gross interest on bonds and dividends on stocks, less \$3,239.49 accrued interest on bonds acquired during 1910.....		218,593.60	
Gross interest on deposits in trust companies and banks.....		3,716.39	
Gross rents from company's property, including \$14,000 for company's occupancy of its own buildings.....		66,149.71	
Total gross interest and rents.....			289,414.70
Received from home office.....			559,186.85
Gross profit on sale or maturity of ledger assets—bonds.....			12,300.58
Total income.....			5,685,160.60
Sum of both amounts.....			12,781,078.43

III.—DISBURSEMENTS.

	Fire.	Marine and inland.	
Gross amount paid policy holders for losses (including \$8,315.96 occurring in previous year).....	\$2,611,355.09	\$843,014.27	
Deduct amount received for salvage, fire, \$23,390.82; marine and inland, \$99,509.83; reinsurance, fire, \$318,276.41; marine and inland, \$341,273.98; discount, marine and inland, \$23.87.....	341,667.23	440,807.68	
Net amount paid policy holders for losses.....	2,269,687.86	402,206.59	2,671,894.45
Expenses of adjustment and settlement of losses.....			57,978.79
Commissions or brokerage.....			923,671.34
Allowances to local agencies for miscellaneous agency expenses.....			5,400.32
Salaries, \$52,859.94, and expenses, \$35,065.57, of special and general agents.....			87,925.51
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....			159,359.04
Rents, including \$14,000 for company's occupancy of its own buildings.....			22,268.45
Advertising, \$7,710.08; printing and stationery, \$29,268.26.....			36,978.34
Postage, telegrams, telephone, and express.....			26,866.97
Legal expenses.....			69,481.24
Furniture and fixtures.....			3,018.71
Maps, including corrections.....			4,864.88
Underwriters' boards and tariff associations.....			43,668.84
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....			32,726.19
Inspections and surveys.....			19,184.75
Repairs and expenses (other than taxes) on real estate.....			24,370.21
Taxes on real estate.....			15,985.04
State taxes on premiums.....			82,642.29
Insurance department licenses and fees.....			13,756.30
All other licenses, fees, and taxes.....			21,249.99
Exchange.....		\$4,459.74	
Remitted home office.....		1,063,813.43	
Deposit premiums returned.....			1,068,273.17
Agents' balances charged off.....			3,824.00
Gross loss on sale or maturity of ledger assets—bonds.....			4,533.56
Gross decrease, by adjustment, in book value of ledger assets—bonds.....			621.75
Total disbursements.....			12,744.47
Balance.....			5,413,280.60
			7,367,797.83

IV.—LEDGER ASSETS.

Book value of real estate.....	\$698,163.62
Mortgage loans on real estate, first liens.....	23,000.00
Book value of bonds, \$4,915,503.46, and stocks, \$142,405.82.....	5,057,909.28
Cash in company's office.....	4,799.29
Deposits in trust companies and banks not on interest.....	217,970.43
Deposits in trust companies and banks on interest.....	173,768.20
Agents' balances representing business written subsequent to Oct. 1, 1910...	1,150,327.74
Agents' balances representing business written prior to Oct. 1, 1910.....	40,756.17
Bills receivable, taken for fire risks.....	1,103.10
Total ledger assets.....	7,367,797.83

NONLEDGER ASSETS.

Interest accrued on mortgages.....	\$56. 25
Interest accrued on bonds.....	682. 54
Rents accrued on company's property or lease.....	9, 278. 81
Total.....	\$77, 589. 06
Market value of real estate over book value.....	189, 836. 38
Gross assets.....	7, 635, 223. 27

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	40, 756. 17
Bills receivable, past due, taken for marine, inland, and fire risks.....	1, 009. 50
Book value of ledger assets over market value—bonds and stocks.....	102, 649. 28
	144, 414. 95
Total admitted assets.....	7, 490, 808. 32

V.—LIABILITIES.

Gross losses adjusted and unpaid (not yet due).....	\$33, 560. 77
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	596, 324. 51
Gross claims for losses resisted.....	50, 899. 00
Total.....	680, 784. 28
Deduct reinsurance due or accrued.....	98, 439. 97
Net amount of unpaid losses and claims.....	582, 344. 31
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$3,018,136.28; unearned premiums (50 per cent).....	1, 509, 068. 14
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$3,919,370.76; unearned premiums (pro rata).....	2, 056, 505. 34
Gross premiums (less reinsurance), (cash and bills) received and receivable upon all unexpired inland navigation risks, \$228,676.45; unearned premiums (50 per cent).....	114, 338. 23
Gross premiums (less reinsurance), (cash and bills) received and receivable upon all unexpired marine risks, \$174,183.83; unearned premiums.....	127, 869. 08
Total unearned premiums as computed above.....	3, 807, 780. 79
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 per cent of the premium or deposit received.....	94, 318. 61
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	6, 650. 00
State, county, and municipal taxes due or accrued.....	76, 465. 00
Commissions, brokerage, and other charges due or to become due to agents and brokers.....	133, 850. 00
Return premiums, \$16,832 reinsurance premiums, \$143,727.....	160, 559. 00
Total amount of all liabilities except deposit capital.....	4, 861, 967. 71
Deposit capital.....	\$481, 000. 00
Surplus over all liabilities.....	2, 147, 840. 61
Surplus as regards policy holders.....	2, 628, 840. 61
Total liabilities.....	7, 490, 808. 32

VI.—RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force Dec. 31, 1909.....	\$702, 203, 782. 00	\$7, 223, 597. 99	\$15, 342, 228. 00	\$292, 981. 48
Written or renewed during the year.....	549, 228, 348. 00	5, 510, 929. 85	544, 598, 832. 00	1, 462, 397. 74
Total.....	1, 251, 432, 130. 00	12, 734, 527. 84	559, 941, 060. 00	1, 755, 379. 22
Deduct expirations and cancellations.....	499, 856, 500. 00	5, 144, 742. 64	527, 442, 375. 00	1, 285, 222. 47
In force at end of year.....	751, 575, 630. 00	7, 589, 785. 20	32, 498, 685. 00	470, 156. 75
Deduct amount reinsured.....	63, 255, 066. 00	652, 278. 16	7, 655, 965. 00	67, 296. 47
Net amount in force Dec. 31, 1910....	688, 320, 564. 00	6, 937, 507. 04	24, 842, 720. 00	402, 860. 28

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$295,965,949.00	\$3,018,136.28	One-half.....	\$1,509,068.14
2 years.....1909..	2,198,454.00	18,541.04	One-fourth.....	4,635.26
.....1910..	2,426,823.00	22,335.25	Three-fourths.....	16,751.44
3 years.....1908..	78,225,327.00	723,500.05	One-sixth.....	120,583.34
.....1909..	94,076,483.00	859,967.69	One-half.....	429,983.85
.....1910..	96,630,601.00	898,586.96	Five-sixths.....	748,822.47
4 years.....1907..	1,452,689.00	16,139.32	One-eighth.....	2,017.42
.....1908..	1,297,685.00	13,649.13	Three-eighths.....	5,118.42
.....1909..	1,123,974.00	12,346.75	Five-eighths.....	7,716.72
.....1910..	1,763,802.00	18,686.97	Seven-eighths.....	16,351.10
5 years.....1906..	21,222,289.00	252,695.53	One-tenth.....	25,269.55
.....1907..	18,914,057.00	222,287.68	Three-tenths.....	66,686.30
.....1908..	21,747,337.00	246,757.28	One-half.....	123,378.64
.....1909..	23,151,613.00	279,023.51	Seven-tenths.....	195,316.46
.....1910..	25,346,392.00	307,295.82	Nine-tenths.....	276,566.24
Over 5 years.....	2,777,089.00	27,557.78	Pro rata.....	17,308.13
Total.....	688,320,564.00	6,937,507.04	.....	3,565,573.48
Perpetual risks.....	4,912,585.00	104,798.46	.....	94,318.61
Grand total.....	693,233,149.00	7,042,305.50	.....	3,659,892.09

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written, fire.....	\$1,690,310.00
Less \$334,266 risks canceled, and \$203,072 reinsurance in companies authorized in District of Columbia.....	537,338.00
Net risks written.....	1,152,972.00
Gross premiums received.....	9,091.34
Less \$1,078.58 returned premiums, and \$1,543.26 premiums for reinsurance in companies authorized in District of Columbia.....	2,621.84
Net premiums received.....	6,469.50
Losses paid (deducting salvage).....	8,850.58
Less losses on risks reinsured in companies authorized in District of Columbia.....	171.81
Net losses paid.....	8,678.77
Losses incurred.....	10,015.58
Less losses on risks reinsured in companies authorized in District of Columbia.....	171.81
Net losses incurred.....	9,843.77

UNITED STATES BRANCH OF THE HAMBURG-BREMEN FIRE INSURANCE CO. OF HAMBURG, GERMANY.

[Incorporated, 1854; commenced business, 1855. F. A. Poppenhusen, president; F. O. Affeld, manager United States branch. United States home office, 19 Liberty Street, New York, N. Y.]

I.—DEPOSIT CAPITAL.

Deposit capital.....	\$205,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$1,941,259.91

II.—INCOME.

Gross premiums, fire.....	\$2,034,372.66
Deduct gross amount paid for reinsurance, fire, \$379,150.18; return premiums, fire, \$264,372.66.....	643,523.84
Total premiums (other than perpetual).....	1,390,848.82
Gross interest on collateral loans.....	463.05
Gross interest on bonds, less \$701.65 accrued interest on bonds acquired during 1910.....	69,477.52
Gross interest on deposits in trust companies and banks.....	557.57
Total gross interest.....	70,498.14
Received from home office.....	1,752.78
From agents' balances previously charged off.....	90.53
Gross increase, by adjustment, in book of ledger assets, viz, bonds.....	1,872.50
Total income.....	1,465,062.77
Sum of both amounts.....	3,406,322.68

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$58,283.24 occurring in previous year), fire.....	\$943,498.01	
Deduct amount received for salvage, fire, \$15,644.12; reinsurance, fire, \$183,819.77; discount, fire, \$1,339.52.....	200,803.41	
Net amount paid policy holders for losses.....		\$742,694.60
Expenses of adjustment and settlement of losses.....		25,651.92
Commissions or brokerage.....		228,094.85
Allowances to local agencies for miscellaneous agency expenses.....		2,948.03
Salaries, \$81,836.52, and expenses, \$15,824.08, of special and general agents.....		97,660.60
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....		68,180.86
Rents.....		17,188.13
Advertising, \$2,660.38; printing and stationery, \$11,589.59.....		14,249.97
Postage, telegrams, telephone, and express.....		14,348.19
Legal expenses.....		761.04
Furniture and fixtures.....		4,840.53
Maps, including corrections.....		5,071.80
Underwriters' boards and tariff associations.....		10,232.01
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....		17,841.22
Inspections and surveys.....		12,078.85
State taxes on premiums.....		25,677.11
Insurance department licenses and fees.....		3,877.59
All other licenses, fees, and taxes:		
State licenses.....	\$1,577.00	
County and city licenses.....	8,152.37	
County and city taxes and fees.....	2,102.19	
Federal excise tax.....	1,123.51	
		12,955.07
Remitted to home office.....		113,172.25
Auditors' fees and miscellaneous expenses.....		941.92
Agents' balances charged off.....		424.48
Gross loss on sale or maturity of ledger assets, viz, bonds.....		3.01
Gross decrease, by adjustment, in book value of ledger assets, viz, bonds.....		12,753.25
Total disbursements.....		1,431,647.28
Balance.....		1,974,675.40

IV.—LEDGER ASSETS.

Book value of bonds.....	\$1,725,641.22	
Deposits in trust companies and banks on interest.....	46,166.14	
Agents' balances representing business written subsequent to Oct. 1, 1910....	199,846.93	
Agents' balances representing business written prior to Oct. 1, 1910.....	3,021.11	
Total ledger assets.....		1,974,675.40

NONLEDGER ASSETS.

Interest due and accrued on bonds.....	23,646.05	
Gross assets.....		1,998,321.45

DEDUCT ASSETS NOT ADMITTED.

Agents' balances representing business written prior to Oct. 1, 1910.....	3,021.11	
Book value of bonds over market value.....	10,161.22	
		13,182.33
Total admitted assets.....		1,985,139.12

V.—LIABILITIES.

Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	\$124,745.00	
Gross claims for losses resisted.....	40,550.00	
Total.....	165,295.00	
Deduct reinsurance due or accrued.....	32,695.00	
Net amount of unpaid losses and claims.....		132,600.00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$942,643.39; unearned premiums (50 per cent).....	471,321.70	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$1,305,489.39; unearned premiums (pro rata).....	683,471.28	
Total unearned premiums as computed above.....		1,154,792.98
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		2,500.00
State, county, and municipal taxes due or accrued.....		27,500.00
Commissions, brokerage, and other charges due or to become due to agents and brokers.....		4,303.34
Total amount of all liabilities except deposit capital.....		1,321,696.32
Deposit capital.....	\$205,000.00	
Surplus over all liabilities.....	458,442.80	
Surplus as regards policy holders.....		663,442.80
Total liabilities.....		1,985,139.12

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premium thereon.
In force Dec. 31, 1909.....	\$237,160,745.00	\$2,840,069.92
Written or renewed during the year.....	165,751,428.00	2,034,372.66
Total.....	402,912,173.00	4,874,442.58
Deduct those expired and marked off as terminated.....	162,953,161.00	2,004,906.45
In force at the end of the year.....	239,959,012.00	2,869,536.13
Deduct amount reinsured.....	49,090,143.00	621,403.35
Net amount in force Dec. 31, 1910.....	190,868,869.00	2,248,132.78

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$72,261,685.00	\$942,643.39	One-half.....	\$471,321.70
2 years.....1909..	358,620.00	3,190.29	One-fourth.....	797.57
.....1910..	291,671.00	2,696.89	Three-fourths.....	2,022.67
3 years.....1908..	28,271,049.00	289,945.15	One-sixth.....	48,324.19
.....1909..	30,416,996.00	310,868.72	One-half.....	155,434.36
.....1910..	34,469,036.00	349,386.66	Five-sixths.....	291,155.55
4 years.....1907..	323,221.00	2,967.45	One-eighth.....	370.93
.....1908..	357,968.00	3,361.64	Three-eighths.....	1,260.62
.....1909..	288,345.00	2,898.08	Five-eighths.....	1,811.30
.....1910..	228,245.00	2,233.37	Seven-eighths.....	1,954.20
5 years.....1906..	4,157,680.00	57,859.03	One-tenth.....	5,785.90
.....1907..	4,435,302.00	61,901.29	Three-tenths.....	18,570.39
.....1908..	4,525,523.00	64,404.36	One-half.....	32,202.18
.....1909..	4,868,402.00	73,086.97	Seven-tenths.....	51,160.88
.....1910..	5,615,126.00	80,689.49	Nine-tenths.....	72,620.54
Total.....	190,868,869.00	2,248,132.78	.....	1,154,792.98

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written, fire.....	\$782,080.00
Less \$38,800 risks canceled, and plus \$3,750 canceled reinsurance in companies authorized in District of Columbia.....	35,050.00
Net risks written.....	747,030.00
Gross premiums received.....	4,017.30
Less \$522.17 returned premiums, and \$73.21 premiums for reinsurance in companies authorized in District of Columbia.....	448.96
Net premiums received.....	3,568.34
Net losses paid.....	202.37
Net losses incurred.....	32.63

UNITED STATES BRANCH OF THE LAW UNION & ROCK INSURANCE CO.,
LONDON, ENGLAND.

[Incorporated, 1806; commenced business in United States, 1897. A. F. Shaw, manager. United States home office, 159 La Salle Street, Chicago, Ill.]

I.—DEPOSIT CAPITAL.

Deposit capital.....	\$236,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$758,025.22

II.—INCOME.

Gross premiums, fire.....	\$689,656.87
Deduct gross amount paid for reinsurance, fire, \$118,901.48; return premiums, fire, \$149,538.80.....	268,440.28
Total premiums (other than perpetual).....	421,216.59
Gross interest on bonds and dividends on stocks, less \$42.78 accrued interest on bonds acquired during 1910.....	23,962.22
Gross interest on deposits in trust companies and banks.....	487.07
Total gross interest.....	24,449.29

Remittance from home office.....	\$14,133.77
From agents' balances, previously charged off.....	187.50
Gross profit on sale or maturity of ledger assets—bonds.....	41.23
Total income.....	460,028.38
Sum of both amounts.....	1,218,053.60

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$45,383.19 occurring in previous years), fire.....	\$228,556.19
Deduct amount received for salvage, fire, \$1,437.79; reinsurance, fire, \$40,605.74.....	42,043.53
Net amount paid policy holders for losses.....	186,512.66
Expenses of adjustment and settlement of losses.....	4,977.02
Commissions or brokerage.....	94,555.36
Allowances to local agencies for miscellaneous agency expenses.....	135.74
Salaries, \$7,485, and expenses, \$7,008.24, of special and general agents.....	14,493.24
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....	35,179.73
Rents.....	6,175.68
Advertising, \$400.32; printing and stationery, \$7,374.76.....	7,775.08
Postage, telegrams, telephone, and express.....	5,475.10
Legal expenses.....	70.71
Furniture and fixtures.....	396.22
Maps, including corrections.....	964.80
Underwriters' boards and tariff associations.....	3,658.67
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....	2,807.81
Inspections and surveys.....	1,099.72
State taxes on premiums.....	8,318.08
Insurance department licenses and fees.....	2,901.82
H. L. Hertz, collector, internal revenue.....	482.27
Auditors' fees.....	481.25
Exchange.....	183.56
Supplies, towels, water, ice, and repairs.....	226.81
Premium on bonds, Arizona, California, Oregon.....	152.82
Premium on fire insurance.....	39.31
Remitted to home office.....	58,469.37
Agents' balances charged off.....	33.75
Total disbursements.....	435,566.58
Balance.....	782,487.02

IV.—LEDGER ASSETS.

Book value of bonds, \$509,840.75, and stocks, \$173,103.75.....	\$682,944.50
Cash in company's office.....	60.46
Deposits in trust companies and banks on interest.....	17,073.26
Agents' balances representing business written subsequent to Oct. 1, 1910....	79,670.67
Agents' balances representing business written prior to Oct. 1, 1910.....	2,738.13
Total ledger assets.....	782,487.02

NONLEDGER ASSETS.

Interest accrued on bonds.....	4,654.54
Gross assets.....	787,141.56

DEDUCT ASSETS NOT ADMITTED.

Agents' balances representing business written prior to Oct. 1, 1910.....	2,738.13
Book value of ledger assets over market value:	
Bonds.....	58,810.75
Stocks.....	21,773.75
	83,322.63
Total admitted assets.....	703,818.93

V.—LIABILITIES.

Gross losses adjusted and unpaid (not yet due).....	\$12,175.97
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	31,982.48
Gross claims for losses resisted.....	8,830.21
Total.....	52,988.66
Deduct reinsurance due or accrued.....	9,955.58
Net amount of unpaid losses and claims.....	43,033.08
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$245,447.08; unearned premiums (50 per cent).....	122,723.54
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$493,548.87; unearned premiums (pro rata).....	270,582.06
Total unearned premiums as computed above.....	393,305.60

State, county, and municipal taxes due or accrued.....		\$8,234.80
Reinsurance premiums.....		933.21
Total amount of all liabilities except deposit capital.....		445,506.69
Deposit capital.....	\$236,000.00	
Surplus over all liabilities.....	22,312.24	
Surplus as regards policy holders.....		\$258,312.24
Total liabilities.....		703,818.93

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$88,691,540.00	\$811,509.49
Written or renewed during the year.....	73,427,490.00	689,656.87
Total.....	162,119,030.00	1,501,166.36
Deduct those expired and marked off as terminated.....	58,072,782.00	574,435.73
In force at the end of year.....	104,046,248.00	926,730.63
Deduct amount reinsured.....	23,134,645.00	187,734.68
Net amount in force Dec. 31, 1910.....	80,911,603.00	738,995.95

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$22,671,073.00	\$245,447.08	One-half.....	\$122,723.54
2 years.....1909..	618,131.00	6,984.02	One-fourth.....	1,746.00
.....1910..	835,026.00	8,134.70	Three-fourths.....	6,101.02
3 years.....1908..	13,541,761.00	111,293.42	One-sixth.....	18,548.90
.....1909..	16,346,561.00	123,935.08	One-half.....	61,967.54
.....1910..	19,029,772.00	151,392.74	Five-sixths.....	126,160.62
4 years.....1907..	275,116.00	2,037.90	One-eighth.....	254.74
.....1908..	201,195.00	1,552.73	Three-eighths.....	582.27
.....1909..	374,075.00	4,364.55	Five-eighths.....	2,727.84
.....1910..	218,425.00	2,430.25	Seven-eighths.....	2,126.47
5 years.....1906..	530,224.00	6,253.62	One-tenth.....	625.36
.....1907..	995,872.00	11,535.83	Three-tenths.....	3,460.75
.....1908..	1,441,285.00	16,262.54	One-half.....	8,131.27
.....1909..	1,740,555.00	22,425.30	Seven-tenths.....	15,697.71
.....1910..	2,092,532.00	24,946.19	Nine-tenths.....	22,451.57
Total.....	80,911,603.00	738,995.95	.....	393,305.60

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written, fire.....	\$34,205.00
Less \$2,000 risks canceled and \$3,875 reinsurance in companies authorized in District of Columbia.....	5,875.00
Net risks written.....	28,330.00
Gross premiums received.....	318.29
Less \$26.20 returned premiums and \$204.51 premiums for reinsurance in companies authorized in District of Columbia.....	230.71
Net premiums received.....	87.58
Net losses paid.....	5.44
Net losses incurred.....	5.44

UNITED STATES BRANCH OF THE LIVERPOOL & LONDON & GLOBE INSURANCE CO., LIVERPOOL, ENGLAND.

[Incorporated, 1836; commenced business in United States, 1848. Henry W. Eaton, manager; George W. Hoyt, deputy manager. United States home office, 45 William Street, New York, N. Y.]

I.—DEPOSIT CAPITAL.

Deposit capital.....	\$300,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$13,856,539.45

II.—INCOME.

Gross premiums, fire.....	\$13,978,837.29	
Deduct gross amount paid for reinsurance, fire, \$3,793,749.18; return premiums, fire, \$2,183,944.17.....	5,977,693.35	
Total premiums (other than perpetual).....		\$8,001,143.94
Deposit premiums written on perpetual risks (gross).....		525.95
Gross interest on mortgage loans.....	166,127.50	
Gross interest on collateral loans.....	6.00	
Gross interest on bonds and dividends on stocks, less \$5,332.34 accrued interest on bonds acquired during 1910.....	221,692.77	
Gross interest on deposits in trust companies and banks.....	26,806.81	
Gross rents from company's property, including \$42,660 for company's occupancy of its own buildings.....	127,908.87	
Total gross interest and rents.....		542,541.95
Premiums on life policies in force.....		322.52
Gross profit on sale or maturity of ledger assets—bonds.....		8,042.74
Gross increase, by adjustment, in book of ledger assets—bonds.....		441.10
Total income.....		8,553,018.20
Sum of both amounts.....		22,409,557.65

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$738,013.82 occurring in previous years), fire.....	\$5,818,454.65	
Deduct amount received for salvage, fire, \$66,350.14; reinsurance, fire, \$1,898,635.60.....	1,964,985.74	
Net amount paid policy holders for losses.....		3,853,468.91
Expenses of adjustment and settlement of losses.....		111,688.92
Commissions or brokerage.....		1,626,936.99
Salaries, \$104,694.12, and expenses, \$72,838.29, of special and general agents.....		177,532.41
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....		290,132.98
Rents, including \$42,660 for company's occupancy of its own buildings.....		52,025.51
Advertising, \$33,052.90; printing and stationery, \$38,216.74.....		71,269.64
Postage, telegrams, telephone, and express.....		37,371.27
Legal expenses.....		1,968.54
Furniture and fixtures.....		4,259.01
Maps, including corrections.....		13,029.84
Underwriters' boards and tariff associations.....		86,040.56
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....		6,558.69
Inspections and surveys.....		28,609.27
Repairs and expenses (other than taxes) on real estate.....		47,342.74
Taxes on real estate.....		27,032.61
State taxes on premiums.....		120,280.27
Insurance department licenses and fees.....		25,006.74
Local taxes.....		95,771.53
Office expenses.....		31,838.24
Attorney fees advanced.....		285.50
Traveling.....		9,534.73
Life expenditure.....		11,933.06
Deposit premiums returned.....		6,721.97
Remitted to home office.....		1,722,872.99
Agents' balances charged off.....		3,429.40
Gross loss on sale or maturity of ledger assets, viz, real estate.....		62,530.00
Gross decrease, by adjustment, in book value of ledger assets, viz:		
Real estate.....	\$2,000.00	
Bonds.....	10,898.69	
Stocks.....	8.32	
		12,907.01
Total disbursements.....		8,538,379.33
Balance.....		13,871,178.32

IV.—LEDGER ASSETS.

Book value of real estate.....	\$1,454,558.30	
Mortgage loans on real estate.....	3,575,392.19	
Loans secured by pledge of bonds, stocks or other collateral.....	100.00	
Book value of bonds, \$4,451,813.64, and stocks, \$1,241,624.33.....	5,693,437.97	
Cash in company's office.....	2,122.67	
Deposits in trust companies and banks not on interest.....	144,011.73	
Deposits in trust companies and banks on interest.....	1,223,871.18	
Agents' balances representing business written subsequent to Oct. 1, 1910....	1,734,228.40	
Agents' balances representing business written prior to Oct. 1, 1910.....	43,455.88	
Total ledger assets.....		13,871,178.32

NONLEDGER ASSETS.

Interest (due, \$3,840.26, and accrued, \$40,036.53) on mortgages	\$43,876.79	
Interest accrued on bonds	49,611.25	
Interest due and accrued on other assets.....	188.20	
Rents due and accrued on company's property or lease.....	10,000.00	
Total.....		\$103,676.24
Market value of real estate over book value.....		61,847.82
Gross assets.....		14,036,702.38

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	43,455.88	
Book value of ledger assets over market value, viz:		
Bonds.....	\$175,223.64	
Stocks.....	72,614.33	
	247,837.97	
		291,293.85
Total admitted assets.....		13,745,408.53

V.—LIABILITIES.

Gross losses adjusted and unpaid (not yet due)	\$25,575.70	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	1,464,309.90	
Gross claims for losses resisted.....	99,969.00	
Total.....	1,589,854.60	
Deduct reinsurance due or accrued.....	792,031.63	
Net amount of unpaid losses and claims.....		797,822.97
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$5,112,034.75; unearned premiums (50 per cent).....	2,556,017.38	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$8,783,607.39; unearned premiums (pro rata).....	4,591,773.05	
Total unearned premiums as computed above.....		7,147,790.43
Amount reclaimable by the insured on perpetual fire insurance policies, being 95 per cent of the premium or deposit received.....		191,886.74
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department.....		9,195.89
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		7,828.35
State, county, and municipal taxes due or accrued.....		168,339.91
Return premiums, \$69,785.67, reinsurance premiums, \$1,767.84.....		246,569.67
Reserve for liabilities contingent, but not apparent.....		20,000.00
Total amount of all liabilities except deposit capital.....		8,589,433.96
Deposit capital.....	300,000.00	
Surplus over all liabilities.....	4,855,974.57	
Surplus as regards policy holders.....		5,155,974.57
Total liabilities.....		13,745,408.53

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$1,727,196,110.00	\$18,159,359.39
Written or renewed during the year.....	1,378,568,006.00	13,969,676.88
Total.....	3,105,764,116.00	32,129,036.27
Deduct those expired and marked off as terminated.....	1,302,433,239.00	13,430,401.80
In force at the end of the year.....	1,803,330,877.00	18,698,634.47
Deduct amount reinsured.....	511,700,641.00	4,802,992.33
Net amount in force Dec. 31, 1910.....	1,291,630,236.00	13,895,642.14

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less 1910..	\$442,247,093.00	\$5,112,034.75	One-half.....	\$2,556,017.38
2 years 1909..	6,394,355.00	78,487.09	One-fourth.....	19,621.77
..... 1910..	7,111,068.00	74,136.18	Three-fourths....	55,602.14
3 years 1908..	164,682,507.00	1,844,806.78	One-sixth.....	307,467.80
..... 1909..	209,413,716.00	2,028,279.76	One-half.....	1,014,139.88
..... 1910..	257,270,733.00	2,338,691.38	Five-sixths.....	1,948,909.48
4 years 1907..	2,339,419.00	22,835.63	One-eighth.....	2,854.45
..... 1908..	6,871,011.00	22,957.87	Three-eighths....	8,609.20
..... 1909..	6,036,269.00	45,032.21	Five-eighths.....	28,145.13
..... 1910..	7,771,326.00	54,270.49	Seven-eighths....	47,486.68
5 years 1906..	35,003,012.00	438,531.67	One-tenth.....	43,853.17
..... 1907..	35,295,612.00	440,430.22	Three-tenths....	132,129.07
..... 1908..	36,050,420.00	440,884.60	One-half.....	220,442.30
..... 1909..	37,263,329.00	455,330.04	Seven-tenths....	318,731.03
..... 1910..	37,259,246.00	486,951.22	Nine-tenths.....	438,256.10
Over 5 years 1910..	621,120.00	11,982.25	Pro rata.....	5,524.85
Total.....	1,291,630,236.00	13,895,642.14		7,147,790.43
Perpetual risks.....	7,276,550.00	208,301.83		191,886.74
Grand total.....	1,298,906,786.00	14,103,943.97		7,339,677.17

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written, fire.....	\$4,858,692.00
Less \$898,463 risks canceled, and \$1,005,036 reinsurance in companies authorized in District of Columbia.....	1,903,499.00
Net risks written.....	2,955,193.00
Gross premiums received.....	22,807.71
Less \$3,608.87 returned premiums; and \$6,152.96 premiums for reinsurance in companies authorized in District of Columbia.....	9,761.83
Net premiums received.....	13,045.88
Losses paid (deducting salvage).....	23,552.27
Less losses on risks reinsured in companies authorized in District of Columbia.....	10,250.34
Net losses paid.....	13,301.93
Losses incurred.....	26,872.27
Less losses on risks reinsured in companies authorized in District of Columbia.....	13,355.34
Net losses incurred.....	13,516.93

UNITED STATES BRANCH OF THE LONDON & LANCASHIRE FIRE INSURANCE CO., LIVERPOOL, ENGLAND.

[Incorporated, 1861; commenced business in United States, 1879. Archibald G. McIlwaine, jr., manager. United States home office, 20-22 Trinity Street, Hartford, Conn.]

I.—DEPOSIT CAPITAL.

Deposit capital.....	\$200,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$3,852,429.77

II.—INCOME.

Gross premiums, fire.....	\$3,831,849.34
Deduct gross amount paid for reinsurance, fire, \$760,230.18; return premiums, fire, \$600,034.35.....	1,360,264.53
Total premiums (other than perpetual).....	2,476,584.81
Gross interest on bonds and dividends on stocks, less \$1,367.28 accrued interest on bonds acquired during 1910.....	106,418.44
Gross interest on deposits in trust companies and banks.....	19,357.32
Gross interest from all other sources.....	114.17
Gross rents from company's property, including \$10,000 for company's occupancy of its own buildings.....	21,285.33
Total gross interest and rents.....	147,175.26
Remittances from home office.....	309,233.27
Total income.....	2,932,993.34
Sum of both amounts.....	6,785,423.11

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$115,163.30 occurring in previous years), fire.....	\$1,378,017.36	
Deduct amount received for salvage, fire, \$33,018.93; reinsurance, fire, \$274,738.24; discount, fire, \$831.30.....	308,588.47	
Net amount paid policy holders for losses.....		\$1,069,428.89
Expenses of adjustment and settlement of losses.....		43,068.54
Commissions or brokerage.....		421,084.66
Allowances to local agencies for miscellaneous agency expenses.....		12,764.99
Salaries, \$48,371.15, and expenses, \$54,701.90, of special and general agents.....		103,073.05
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees..		128,659.73
Rents, including \$10,000 for company's occupancy of its own buildings.....		23,146.86
Advertising, \$6,897.36; printing and stationery, \$19,477.74.....		26,375.10
Postage, telegrams, telephone, and express.....		21,008.67
Legal expenses.....		1,082.98
Furniture and fixtures.....		811.05
Maps, including corrections.....		8,719.74
Underwriters' boards and tariff associations.....		35,713.07
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....		26,789.08
Inspections and surveys.....		11,558.36
Repairs and expenses (other than taxes) on real estate.....		9,530.24
Taxes on real estate.....		5,713.17
State taxes on premiums.....		42,375.16
Insurance department licenses and fees.....		14,473.65
All other licenses, fees, and taxes:		
Municipal licenses and taxes.....	\$9,971.75	
United States corporation tax.....	5,665.20	
		15,636.95
Exchange.....	1,115.32	
Subscriptions.....	1,580.80	
Miscellaneous office expenses.....	6,322.96	
		9,019.08
Remittances to home office.....		633,354.05
Gross loss on sale or maturity of ledger assets—bonds.....		3,535.72
Total disbursements.....		2,666,922.79
Balance.....		4,118,500.32

IV.—LEDGER ASSETS.

Book value of real estate.....	\$300,000.00	
Book value of bonds, \$2,655,780.80, and stocks, \$2,185.....	2,657,965.80	
Cash in company's office.....	2,024.20	
Deposits in trust companies and banks not on interest.....	5,449.24	
Deposits in trust companies and banks on interest.....	674,158.51	
Agents' balances, representing business written subsequent to Oct. 1, 1910.....	464,334.14	
Agents' balances representing business written prior to Oct. 1, 1910.....	8,763.16	
Bills receivable, taken for fire risks.....	913.36	
Cash in hands of United States trustee.....	3,807.96	
Suspense account.....	694.90	
Balances due from other companies.....	389.05	
Total ledger assets.....		4,118,500.32

NONLEDGER ASSETS.

Interest (due, \$23,745, and accrued, \$14,965.41) on bonds.....	38,710.41	
Interest due on bank balances.....	103.95	
Rents due on company's property or lease.....	534.06	
Total.....		39,348.42
Market value of real estate over book value.....		50,000.00
Commissions on unpaid reinsurance.....		13,795.19
Gross assets.....		4,221,643.93

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	8,763.16	
Bills receivable, past due, taken for marine, inland, and fire risks.....	544.11	
Suspense account.....	694.90	
Book value of ledger assets over market value, viz: bonds and stocks.....	109,270.80	
Balance due from other companies.....	334.39	
		119,697.36
Total admitted assets.....		4,102,036.57

V.—LIABILITIES.

Gross losses adjusted and unpaid (due, \$24,006; not yet due, \$18,027.65).....	\$42,033.65	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	190,453.42	
Gross claims for losses resisted.....	22,226.39	
Total.....	254,713.46	
Deduct reinsurance due or accrued.....	55,830.95	
Net amount of unpaid losses and claims.....		198,882.51

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$1,541,787.69; unearned premiums (50 per cent).....	\$770,893.84
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$2,998,690.79; unearned premiums (pro rata).....	1,594,312.63
Total unearned premiums as computed above.....	\$2,365,206.47
Interest overpaid on bank balances.....	375.00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	3,551.85
State, county, and municipal taxes due or accrued.....	44,966.52
Return premiums, \$1,563.92, reinsurance premiums, \$44,370.10.....	45,934.02
United States corporation tax.....	5,000.00
Total amount of all liabilities except deposit capital.....	2,663,916.37
Deposit capital.....	200,000.00
Surplus over all liabilities.....	1,238,120.20
Surplus as regards policy holders.....	1,438,120.20
Total liabilities.....	4,102,036.57

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$507,905,102.00	\$5,101,965.41
Written or renewed during the year.....	416,040,161.00	3,836,849.34
Total.....	923,945,263.00	8,938,814.75
Deduct those expired and marked off as terminated.....	365,873,372.00	3,494,953.53
In force at the end of the year.....	558,071,891.00	5,443,861.22
Deduct amount reinsured.....	85,946,878.00	903,382.74
Net amount in force Dec. 31, 1910.....	472,125,013.00	4,540,478.48

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$163,383,886.00	\$1,541,787.69	One-half.....	\$770,893.84
2 years.....1909..	1,006,256.00	9,146.02	One-fourth.....	2,286.50
.....1910..	1,663,098.00	13,076.62	Three-fourths.....	9,807.45
3 years.....1908..	64,999,529.00	566,390.31	One-sixth.....	94,398.39
.....1909..	72,457,492.00	658,004.05	One-half.....	329,002.03
.....1910..	83,993,980.00	739,926.50	Five-sixths.....	616,605.41
4 years.....1907..	1,798,437.00	15,559.09	One-eighth.....	1,944.88
.....1908..	1,221,259.00	11,010.30	Three-eighths.....	4,128.86
.....1909..	1,252,553.00	12,242.51	Five-eighths.....	7,651.54
.....1910..	978,496.00	9,258.73	Seven-eighths.....	8,101.41
5 years.....1906..	13,708,128.00	165,625.73	One-tenth.....	16,562.56
.....1907..	13,598,218.00	172,348.60	Three-tenths.....	51,704.57
.....1908..	14,049,881.00	169,148.39	One-half.....	84,574.19
.....1909..	17,053,813.00	207,197.30	Seven-tenths.....	145,038.05
.....1910..	20,130,566.00	242,330.67	Nine-tenths.....	218,097.52
Over 5 years.....	829,421.00	7,425.97	Pro rata.....	4,409.27
Total.....	472,125,013.00	4,540,478.48	.....	2,365,206.47

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written, fire.....	\$742,894.00
Less \$193,833 risks canceled and \$145,615 reinsurance in companies authorized in District of Columbia.....	339,448.00
Net risks written.....	403,446.00
Gross premiums received.....	4,735.76
Less \$1,442.86 returned premiums, and \$1,375.03 premiums for reinsurance in companies authorized in District of Columbia.....	2,817.89
Net premiums received.....	1,917.87

Losses paid (deducting salvage).....	\$499.71
Less losses on risks reinsured in companies authorized in District of Columbia.....	77.87
Net losses paid.....	421.84
Losses incurred.....	1,287.71
Less losses on risks reinsured in companies authorized in District of Columbia.....	• 1,882.87
Net losses incurred (minus).....	595.16

UNITED STATES BRANCH OF THE LONDON ASSURANCE CORPORATION OF LONDON, ENGLAND.

[Incorporated 1720; commenced business in United States 1872. Charles L. Case, manager. United States home office, 84 William Street, New York, N. Y.]

I.—DEPOSIT CAPITAL.

Deposit capital.....	\$205,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$3,410,489.30

II.—INCOME.

	Fire.	Marine and inland.	
Gross premiums.....	\$2,674,890.51	\$1,131,284.80	
Deduct gross amount paid for reinsurance, fire, \$257,529.80; marine and inland, \$549,604.79; return premiums, fire, \$394,402.48; marine and inland, \$44,147.....	651,932.28	593,151.79	
Total premiums (other than perpetual).....	2,022,958.23	538,133.01	2,561,091.24
Gross interest on bonds, less \$1,163.32 accrued interest on bonds acquired during 1910.....		116,264.18	
Gross interest on deposits in trust companies and banks.....		3,710.18	
Gross interest from all other sources.....		309.05	
Total gross interest.....			120,283.41
Received from home office.....		213,820.08	
Profit on foreign exchange.....		45.45	
			213,865.53
From agents' balances previously charged off.....			22.74
Total income.....			2,895,262.92
Sum of both amounts.....			6,305,752.22

III.—DISBURSEMENTS.

	Fire.	Marine and inland.	
Gross amount paid policy holders for losses (including \$211,204.60 occurring in previous years).....	\$1,004,522.95	\$887,702.68	
Deduct amount received for salvage, fire, \$9,131.42; marine and inland, \$66,445.30; reinsurance, fire, \$77,237.26; marine and inland, \$507,119.21; discount, fire, \$720.61.....	87,089.29	573,564.51	
Net amount paid policyholders for losses.....	917,433.66	314,138.17	1,231,571.83
Expenses of adjustment and settlement of losses.....			30,158.54
Commissions or brokerage.....			532,599.41
Salaries, \$32,685.74, and expenses, \$27,456.58, of special and general agents.....			60,142.32
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....			134,833.05
Rents.....			22,367.71
Advertising, \$6,005.09, printing and stationery, \$14,312.23.....			20,317.32
Postage, telegrams, telephone, and express.....			18,780.43
Legal expenses.....			707.67
Furniture and fixtures.....			1,110.92
Maps, including corrections.....			5,516.93
Underwriters' boards and tariff associations.....			24,301.55
Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses.....			19,178.24
Inspections and surveys.....			10,257.41
State taxes on premiums.....			42,533.86
Insurance department licenses and fees.....			10,822.40
All other licenses, fees, and taxes:			
City and county licenses.....		\$6,882.79	
Local taxes and fees.....		878.61	
United States corporation tax.....		5,366.98	
			13,128.38
Traveling expenses.....			3,225.23
Miscellaneous office expenses.....			8,103.82
Remitted to home office.....			385,412.69
Agents' balances charged off.....			558.94
Total disbursements.....			2,575,628.65
Balance.....			3,730,123.57

IV.—LEDGER ASSETS.

Book value of bonds.....	\$3,110,959.46	
Cash in company's office.....	1,520.68	
Deposits in trust companies and banks not on interest.....	7,836.91	
Deposits in trust companies and banks on interest.....	167,410.79	
Agents' balances representing business written subsequent to Oct. 1, 1910....	427,843.26	
Agents' balances representing business written prior to Oct. 1, 1910.....	14,552.47	
Total ledger assets.....		\$3,730,123.57

NONLEDGER ASSETS.

Interest due and accrued on bonds.....		37,430.41
Due from other companies for reinsurance on losses already paid:		
Losses.....		8,580.11
Loss expenses.....		46.00
Gross assets.....		3,776,180.09

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	14,552.47	
Book value of ledger assets over market value, viz, bonds.....	95,814.46	
		110,366.93
Total admitted assets.....		3,665,813.16

V.—LIABILITIES.

Gross losses adjusted and unpaid (not yet due).....	\$22,981.14	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	291,771.00	
Gross claims for losses resisted.....	16,080.00	
Total.....	330,832.14	
Deduct reinsurance due or accrued.....	31,064.00	
Net amount of unpaid losses and claims.....		299,768.14
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$1,286,540.08; unearned premiums (50 per cent).....	643,270.04	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$2,256,949.47; unearned premiums (pro rata).....	1,200,448.06	
Gross premiums (less reinsurance) (cash and bills) received and receivable upon all unexpired inland navigation risks, \$186,663.78; unearned premiums (50 per cent).....	93,331.89	
Gross premiums (less reinsurance) (cash and bills) received and receivable upon all unexpired marine risks, \$172,186.14; unearned premiums (50 and 100 per cent).....	112,838.06	
Total unearned premiums as computed above.....		2,049,888.05
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		8,452.90
State, county, and municipal taxes due or accrued.....		48,394.60
Commissions, brokerage, and other charges due or to become due to agents and brokers....		11,496.10
Return premiums, \$32.25; reinsurance premiums, \$52,705.44.....		52,737.69
Total amount of all liabilities except deposit capital.....		2,470,737.48
Deposit capital.....	\$205,000.00	
Surplus over all liabilities.....	990,075.68	
Surplus as regards policyholders.....		1,195,075.68
Total liabilities.....		3,665,813.16

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.	Marine and inland risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$337,248,230.00	\$3,796,681.45	\$17,943,073.00	\$188,995.53
Written or renewed during the year.....	230,288,447.00	2,674,890.51	293,844,817.00	1,131,284.80
Total.....	567,572,677.00	6,471,571.96	311,787,890.00	1,320,280.33
Deduct those expired and marked off as terminated.....	210,549,320.00	2,541,091.28	258,834,708.00	905,428.54
In force at the end of the year.....	357,023,357.00	3,930,480.68	52,953,182.00	414,851.79
Deduct amount reinsured.....	33,930,795.00	386,991.13	8,882,144.00	56,001.87
Net amount in force Dec. 31, 1910....	323,092,562.00	3,543,489.55	44,071,038.00	358,849.92

Losses paid (deducting salvage).....	\$499.71
Less losses on risks reinsured in companies authorized in District of Columbia.....	77.87
Net losses paid.....	421.84
Losses incurred.....	1,287.71
Less losses on risks reinsured in companies authorized in District of Columbia.....	• 1,882.87
Net losses incurred (minus).....	595.16

UNITED STATES BRANCH OF THE LONDON ASSURANCE CORPORATION OF LONDON, ENGLAND.

[Incorporated 1720; commenced business in United States 1872. Charles L. Case, manager. United States home office, 84 William Street, New York, N. Y.]

I.—DEPOSIT CAPITAL.

Deposit capital.....	\$205,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$3,410,489.30

II.—INCOME.

	Fire.	Marine and inland.	
Gross premiums.....	\$2,674,890.51	\$1,131,284.80	
Deduct gross amount paid for reinsurance, fire, \$257,529.80; marine and inland, \$549,004.79; return premiums, fire, \$394,402.48; marine and inland, \$44,147.....	651,932.23	593,151.79	
Total premiums (other than perpetual).....	2,022,958.23	538,133.01	2,561,091.24
Gross interest on bonds, less \$1,163.32 accrued interest on bonds acquired during 1910.....		116,264.18	
Gross interest on deposits in trust companies and banks.....		3,710.18	
Gross interest from all other sources.....		309.05	
Total gross interest.....			120,283.41
Received from home office.....		213,820.08	
Profit on foreign exchange.....		45.45	
			213,865.53
From agents' balances previously charged off.....			22.74
Total income.....			2,895,262.92
Sum of both amounts.....			6,305,752.22

III.—DISBURSEMENTS.

	Fire.	Marine and inland.	
Gross amount paid policy holders for losses (including \$211,204.60 occurring in previous years).....	\$1,004,522.95	\$887,702.68	
Deduct amount received for salvage, fire, \$9,131.42; marine and inland, \$66,445.30; reinsurance, fire, \$77,237.26; marine and inland, \$507,119.21; discount, fire, \$720.61.....	87,089.29	573,564.51	
Net amount paid policyholders for losses.....	917,433.66	314,138.17	1,231,571.83
Expenses of adjustment and settlement of losses.....			30,158.54
Commissions or brokerage.....			532,599.41
Salaries, \$32,685.74, and expenses, \$27,456.58, of special and general agents.....			60,142.32
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....			134,833.05
Rents.....			22,367.71
Advertising, \$6,005.09, printing and stationery, \$14,312.23.....			20,317.32
Postage, telegrams, telephone, and express.....			18,780.43
Legal expenses.....			707.67
Furniture and fixtures.....			1,110.92
Maps, including corrections.....			5,516.93
Underwriters' boards and tariff associations.....			24,301.55
Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses.....			19,178.24
Inspections and surveys.....			10,257.41
State taxes on premiums.....			42,533.86
Insurance department licenses and fees.....			10,822.40
All other licenses, fees, and taxes:			
City and county licenses.....		\$6,882.79	
Local taxes and fees.....		878.61	
United States corporation tax.....		5,366.98	
			13,128.38
Traveling expenses.....			3,225.23
Miscellaneous office expenses.....			8,103.82
Remitted to home office.....			385,412.69
Agents' balances charged off.....			558.94
Total disbursements.....			2,575,628.65
Balance.....			3,730,123.57

IV.—LEDGER ASSETS.

Book value of bonds.....	\$3,110,959.46
Cash in company's office.....	1,520.68
Deposits in trust companies and banks not on interest.....	7,836.91
Deposits in trust companies and banks on interest.....	167,410.79
Agents' balances representing business written subsequent to Oct. 1, 1910....	427,843.26
Agents' balances representing business written prior to Oct. 1, 1910.....	14,552.47
Total ledger assets.....	\$3,730,123.57

NONLEDGER ASSETS.

Interest due and accrued on bonds.....	37,430.41
Due from other companies for reinsurance on losses already paid:	
Losses.....	8,580.11
Loss expenses.....	46.00
Gross assets.....	3,776,180.09

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	14,552.47
Book value of ledger assets over market value, viz, bonds.....	95,814.46
	110,366.93
Total admitted assets.....	3,665,813.16

V.—LIABILITIES.

Gross losses adjusted and unpaid (not yet due).....	\$22,981.14
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	291,771.00
Gross claims for losses resisted.....	16,080.00
Total.....	330,832.14
Deduct reinsurance due or accrued.....	31,064.00
Net amount of unpaid losses and claims.....	299,768.14
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$1,286,540.08; unearned premiums (50 per cent).....	643,270.04
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$2,256,949.47; unearned premiums (pro rata).....	1,200,448.06
Gross premiums (less reinsurance) (cash and bills) received and receivable upon all unexpired inland navigation risks, \$186,663.78; unearned premiums (50 per cent).....	93,331.89
Gross premiums (less reinsurance) (cash and bills) received and receivable upon all unexpired marine risks, \$172,186.14; unearned premiums (50 and 100 per cent).....	112,838.06
Total unearned premiums as computed above.....	2,049,888.05
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	8,452.90
State, county, and municipal taxes due or accrued.....	48,394.60
Commissions, brokerage, and other charges due or to become due to agents and brokers....	11,496.10
Return premiums, \$32.25; reinsurance premiums, \$52,705.44.....	52,737.69
Total amount of all liabilities except deposit capital.....	2,470,737.48
Deposit capital.....	\$205,000.00
Surplus over all liabilities.....	990,075.68
Surplus as regards policyholders.....	1,195,075.68
Total liabilities.....	3,665,813.16

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.	Marine and inland risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$337,248,230.00	\$3,796,681.45	\$17,943,073.00	\$188,995.53
Written or renewed during the year.....	230,288,447.00	2,674,890.51	293,844,817.00	1,131,284.80
Total.....	567,572,677.00	6,471,571.96	311,787,890.00	1,320,280.33
Deduct those expired and marked off as terminated.....	210,549,320.00	2,541,091.28	258,834,708.00	905,428.54
In force at the end of the year.....	357,023,357.00	3,930,480.68	52,953,182.00	414,851.79
Deduct amount reinsured.....	33,930,795.00	386,991.13	8,882,144.00	56,001.87
Net amount in force Dec. 31, 1910....	323,092,562.00	3,543,489.55	44,071,038.00	358,849.92

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$101,528,395.00	\$1,286,540.08	One-half.....	\$643,270.04
2 years.....1909..	1,317,410.00	12,512.96	One-fourth.....	3,128.24
.....1910..	1,248,904.00	12,281.07	Three-fourths.....	9,210.81
3 years.....1908..	42,250,040.00	412,820.93	One sixth.....	68,803.49
.....1909..	52,745,293.00	520,131.95	One-half.....	260,065.97
.....1910..	57,506,662.00	553,384.74	Five-sixths.....	461,153.94
4 years.....1907..	695,953.00	8,190.90	One eighth.....	1,023.86
.....1908..	778,633.00	7,379.44	Three-eighths.....	2,767.29
.....1909..	993,762.00	10,111.27	Five-eighths.....	6,319.54
.....1910..	835,836.00	9,272.67	Seven-eighths.....	8,113.59
5 years.....1906..	10,634,473.00	125,138.21	One tenth.....	12,513.82
.....1907..	11,060,242.00	123,005.04	Three-tenths.....	36,901.52
.....1908..	12,631,084.00	137,114.65	One-half.....	68,557.32
.....1909..	13,890,049.00	155,781.99	Seven-tenths.....	109,047.39
.....1910..	14,975,826.00	169,823.65	Nine-tenths.....	152,841.28
Total.....	323,092,562.00	3,543,489.55	.....	1,843,718.10

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written, fire.....	\$739,225.00
Less \$60,350 risks canceled and \$50,300 reinsurance in companies authorized in District of Columbia.....	110,650.00
Net risks written.....	628,575.00
Gross premiums received.....	3,557.01
Less \$190.92 returned premiums; and \$233.80 premiums for reinsurance in companies authorized in District of Columbia.....	424.72
Net premiums received.....	3,132.29
Net losses paid.....	3,974.47
Net losses incurred.....	4,037.47

UNITED STATES BRANCH OF THE MANNHEIM INSURANCE CO., MANNHEIM, GERMANY.

[Incorporated, 1879; commenced business in United States, 1887. F. Herrman & Co., managers. United States home office, 37 to 43 Wall Street, New York, N. Y.]

I.—DEPOSIT CAPITAL.

Deposit capital.....	\$200,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$739,834.33

II.—INCOME.

Gross premiums, marine and inland.....	\$2,950,394.25
Deduct gross amount paid for reinsurance, marine and inland, \$712,622.80; return premiums, marine and inland, \$111,764.66.....	824,387.46
Total premiums (other than perpetual).....	1,226,006.79
Gross interest on bonds less \$803.33 accrued interest on bonds acquired during 1910.....	\$15,896.67
Gross interest on deposits in trust companies and banks.....	1,848.24
Gross interest from all other sources.....	300.00
Total gross interest.....	18,044.91
Remittances from head office.....	119,590.13
Total income.....	1,363,641.83
Sum of both amounts.....	2,103,476.16

III.—DISBURSEMENTS.

Gross amount paid policyholders for losses (including \$45,290.40 occurring in previous years), marine and inland.....	\$1,288,133.41
Deduct amount received for salvage, marine and inland, \$118,617.99; reinsurance, marine and inland, \$407,469.18.....	526,087.17
Net amount paid policyholders for losses.....	762,046.24
Commissions or brokerage.....	254,514.01
Allowances to local agencies for miscellaneous agency expenses.....	17,325.73
Expenses of special and general agents.....	7,991.08
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees..	36,301.97

Rents.....	\$2,736.00
Advertising, \$762.39; printing and stationery, \$9,252.52.....	10,014.91
Postage, telegrams, telephone, and express.....	2,787.92
Legal expenses.....	2,308.52
Furniture and fixtures.....	555.72
Underwriters' boards and tariff associations.....	2,986.70
Inspection and surveys.....	2,299.91
State taxes on premiums.....	27,190.69
Insurance department licenses and fees.....	5,553.98
Remittances to head office.....	219,827.29
Investment expenses.....	62.50
Agents' balances charged off.....	39.07
Total disbursements.....	1,354,542.24
Balance.....	748,933.92

IV.—LEDGER ASSETS.

Book value of bonds.....	\$534,592.64
Deposits in trust companies and banks on interest.....	12,746.86
Agents' balances representing business written subsequent to Oct. 1, 1910....	179,905.07
Agents' balances representing business written prior to Oct. 1, 1910.....	7,078.52
Bills receivable, taken for marine and inland risks.....	4,610.83
Cash deposit with Manitoba.....	10,000.00
Total ledger assets.....	748,933.92

NONLEDGER ASSETS.

Interest due and accrued on bonds.....	4,908.30
Interest due and accrued on other assets.....	75.00
Total.....	4,983.30
Gross assets.....	753,917.22

DEDUCT ASSETS NOT ADMITTED.

Agents' balances representing business written prior to Oct. 1, 1910.....	7,078.52
Book value of ledger assets over market value, viz, bonds.....	45,092.64
	52,171.16
Total admitted assets.....	701,746.06

V.—LIABILITIES.

Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	\$171,263.43
Gross claims for losses resisted.....	19,011.21
Total.....	190,274.64
Deduct reinsurance due or accrued.....	77,499.94
Net amount of unpaid losses and claims.....	112,774.70
Gross premiums (less reinsurance) received and receivable upon all unexpired long term risks running more than 1 year from date of policy, \$6,535.83; unearned premiums (pro rata).....	4,552.06
Gross premiums (less reinsurance) (cash and bills) received and receivable upon all unexpired yearly hull and cargo risks, \$549,648.82; unearned premiums (50 per cent).....	274,824.41
Gross premiums (less reinsurance) (cash and bills) received and receivable upon all unexpired marine risks, \$17,970.67; unearned premiums (100 per cent).....	17,970.67
Total unearned premiums as computed above.....	297,347.14
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	500.00
State, county, and municipal taxes due or accrued.....	25,000.00
Total amount of all liabilities except deposit capital.....	435,621.84
Deposit capital.....	200,000.00
Surplus over all liabilities.....	66,124.22
Surplus as regards policyholders.....	266,124.22
Total liabilities.....	701,746.06

VI.—RISKS AND PREMIUMS.

	Marine and inland risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$34,025,068.00	\$687,408.67
Written or renewed during the year.....	392,767,976.00	2,050,394.25
Total.....	426,793,044.00	2,737,802.92
Deduct those expired and marked off as terminated.....	380,779,222.00	1,932,119.92
In force at the end of the year.....	46,013,822.00	805,683.00
Deduct amount reinsured.....	10,974,535.00	231,527.68
Net amount in force Dec. 31, 1910.....	35,039,287.00	574,155.32

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$393,746.00	\$1,811.95	One-half.....	\$905.97
2 years.....1909..	22,636.00	134.84	One-fourth.....	33.71
.....1910..	315,735.00	1,821.03	Three-fourths....	1,365.77
3 years.....1909..	29,972.00	231.09	One-half.....	115.55
.....1910..	265,690.00	2,020.59	Five-sixths.....	1,683.82
4 years.....1909..	1,490.00	14.90	Five-eighths.....	9.31
.....1910..	27,893.00	286.78	Seven-eighths....	250.93
5 years.....1909..	2,488.00	30.94	Seven-tenths.....	21.66
.....1910..	14,671.00	183.71	Nine-tenths.....	165.34
Total.....	1,074,321.00	6,535.83	.....	4,552.06

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written, marine and inland.....	\$6,123.00
Less risks canceled.....	800.00
Net risks written.....	5,323.00
Gross premiums received.....	27.76
Less returned premiums.....	.40
Net premiums received.....	27.36

BRANCH OF THE NORTH BRITISH & MERCANTILE INSURANCE CO., LONDON, ENGLAND, AND EDINBURGH, SCOTLAND.

[Incorporated, 1809; commenced business in United States, 1866. E. G. Richards, manager. United States home office, 76 William Street, New York City.]

I.—DEPOSIT CAPITAL.

Deposit capital.....	\$200,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$8,555,210.65

II.—INCOME.

Gross premiums, fire.....	\$6,719,670.27
Deduct gross amount paid for reinsurance, fire, \$846,020.29; return premiums, fire, \$1,074,988.41.....	1,926,008.70
Total premiums (other than perpetual).....	4,793,661.57
Deposit premiums written on perpetual risks (gross).....	1,015.00
Gross interest on bonds and dividends on stocks.....	294,566.12
Gross interest on deposits in trust companies and banks.....	3,045.03
Gross interest from all other sources.....	193.09
Total gross interest.....	297,804.24
Sale of rights, 1,000 shares Atchison, Topeka & Santa Fe.....	17.13
Refund for overpayment Dec. 31, 1909, Interburgh Rapid Transit.....	25.00
From agents' balances previously charged off.....	35.35
Total income.....	5,092,558.29
Sum of both amounts.....	13,647,768.94

III.—DISBURSEMENTS.

Gross amount paid policyholders for losses (including \$395,131.03 occurring in previous years), fire.....	\$2,532,626.70
Deduct amount received for salvage, fire, \$32,487.96; reinsurance, fire, \$262,185.50.....	294,673.46
Net amount paid policyholders for losses	\$2,237,953.24
Expenses of adjustment and settlement of losses.....	35,911.82
Commissions or brokerage.....	992,571.71
Allowances to local agencies for miscellaneous agency expenses.....	24,729.66
Salaries, \$100,659.69, and expenses, \$75,255.90, of special and general agents.....	175,915.59
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....	257,912.11
Rents.....	26,042.38
Advertising, \$6,225.71; printing and stationery, \$44,086.88	50,312.59
Postage, telegrams, telephone, and express.....	35,935.18
Legal expenses.....	3,098.98
Furniture and fixtures.....	9,847.98
Maps, including corrections.....	13,823.62
Underwriters' boards and tariff associations.....	54,559.42
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses....	49,068.53
Inspection and surveys.....	25,127.16
State taxes on premiums.....	85,724.95
Insurance department licenses and fees.....	14,056.16
All other licenses, fees, and taxes:	
City licenses.....	\$7,429.15
City taxes.....	2,311.93
Personal property.....	1,114.63
United States corporation tax	8,853.83
	19,709.54
Remittance to home office.....	699,194.92
Deposit premiums returned.....	1,444.20
Agents' balances charged off.....	437.28
Gross loss on sale or maturity of ledger assets, viz, stocks	62.50
Gross decrease, by adjustment, in book value of ledger assets, viz, bonds.....	25.00
Total disbursements.....	4,813,464.52
Balance.....	8,834,304.42

IV.—LEDGER ASSETS.

Book value of bonds, \$6,610,792.42, and stocks, \$1,307,137.00	\$7,917,929.42
Cash in company's office.....	387.08
Deposits in trust companies and banks not on interest.....	20,000.00
Deposits in trust companies and banks on interest.....	80,591.79
Agents' balances representing business written subsequent to Oct. 1, 1910....	797,991.32
Agents' balances representing business written prior to Oct. 1, 1910.....	14,466.96
Bills receivable, taken for marine and inland risks.....	356.85
Other ledger assets, viz:	
Philadelphia Underwriters Association, \$100; Association Fire Underwriters, Baltimore, \$100.....	200.00
Milwaukee Underwriters Building Association, \$181; Southern Adjustment Bureau, \$200.....	381.00
Underwriters Salvage Co., New York, \$1,000; Underwriters Salvage Co., Chicago, \$1,000.....	2,000.00
Total ledger assets.....	8,834,304.42

NONLEDGER ASSETS.

Interest due and accrued on bonds.....	84,345.72
Gross assets.....	8,918,650.14

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	14,466.96
Bills receivable, past due, taken for marine, inland and fire risks.....	356.85
Book value of ledger assets over market value, viz, bonds and stocks.....	589,763.42
	604,587.23
Total admitted assets.....	8,314,062.91

V.—LIABILITIES.

Gross losses adjusted and unpaid (due, \$72,661.11; not yet due, \$6,350).....	\$79,011.11
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	334,651.37
Gross claims for losses resisted.....	65,965.50
Total.....	479,627.98
Deduct reinsurance due or accrued.....	58,296.99
Net amount of unpaid losses and claims.....	421,330.99
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$3,238,491.55; unearned premiums (50 per cent).....	1,619,245.77

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$4,860,194.86;	
unearned premiums (pro rata).....	\$2,525,190.37
Total unearned premiums as computed above.....	\$4,144,436.14
Amount reclaimable by the insured on perpetual fire insurance policies, being 95 per cent of the premium or deposit received.....	33,810.34
State, county, and municipal taxes due or accrued.....	75,000.00
All other liabilities.....	14,000.00
Total amount of all liabilities except deposit capital.....	4,688,577.47
Deposit capital.....	\$200,000.00
Surplus over all liabilities.....	3,425,485.44
Surplus as regards policyholders.....	3,625,485.44
Total liabilities.....	8,314,062.91

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$972,006,089.00	\$8,918,123.30
Written or renewed during the year.....	786,996,986.00	6,719,670.27
Total.....	1,759,003,075.00	15,637,793.57
Deduct those expired and marked off as terminated.....	748,593,880.00	6,563,997.23
In force at the end of the year.....	1,010,409,195.00	9,073,796.34
Deduct amount reinsured.....	139,268,953.00	975,109.93
Net amount in force Dec. 31, 1910.....	871,140,242.00	8,098,686.41

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$358,977,758.00	\$3,238,491.55	One-half.....	\$1,619,245.77
2 years.....1909..	3,504,359.00	33,863.26	One-fourth.....	8,465.81
.....1910..	5,972,232.00	50,873.51	Three-fourths.....	38,155.11
3 years.....1908..	112,259,630.00	963,516.78	One-sixth.....	160,586.13
.....1909..	127,160,548.00	1,149,644.87	One-half.....	574,822.44
.....1910..	135,214,836.00	1,180,982.82	Five-sixths.....	984,152.35
4 years.....1907..	1,697,776.00	16,140.70	One-eighth.....	2,017.59
.....1908..	2,063,560.00	18,362.83	Three-eighths.....	6,886.05
.....1909..	2,410,429.00	23,223.46	Five-eighths.....	14,514.65
.....1910..	1,979,466.00	19,723.03	Seven-eighths.....	17,257.66
5 years.....1906..	22,058,152.00	277,141.04	One-tenth.....	27,714.10
.....1907..	22,578,783.00	267,358.07	Three-tenths.....	80,207.42
.....1908..	23,495,625.00	251,853.88	One-half.....	125,926.94
.....1909..	26,200,007.00	311,376.88	Seven-tenths.....	217,963.79
.....1910..	25,567,081.00	296,133.73	Nine-tenths.....	266,520.33
Total.....	871,140,242.00	8,098,686.41		4,144,436.14
Perpetual.....	1,201,595.00	35,589.83	95 per cent.....	33,810.34
Grand total.....	872,341,837.00	8,134,276.24		4,178,246.48

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written, fire.....	\$3,687,994.00
Less \$921,232 risks cancelled, and \$434,696 reinsurance in companies authorized in District of Columbia.....	1,355,928.00
Net risks written.....	2,332,066.00
Gross premiums received.....	17,892.05
Less returned premiums and premiums for reinsurance in companies authorized in District of Columbia.....	5,429.82
Net premiums received.....	12,462.23

Losses paid (deducting salvage).....	\$5,791.85
Less losses on risks reinsured in companies authorized in District of Columbia.....	18.87
Net losses paid.....	5,772.98
Losses incurred.....	5,622.98
Less losses on risks reinsured in companies authorized in District of Columbia.....	36.00
Net losses incurred.....	5,586.98

**UNITED STATES BRANCH OF THE NORTHERN ASSURANCE CO. (LTD.),
LONDON, ENGLAND.**

[Incorporated, 1836; commenced business in United States, 1876. George W. Babb, manager. United States home office, 38 Pine Street, New York, N. Y.]

I.—DEPOSIT CAPITAL.

Deposit capital.....	\$200,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$4,976,801.67

II.—INCOME.

Gross premiums, fire.....	\$4,613,328.61
Deduct gross amount paid for reinsurance, fire, \$792,398.95; return premiums, fire, \$718,943.17.....	1,511,342.12
Total premiums (other than perpetual).....	3,101,986.49
Gross interest on bonds and dividends on stocks, less \$261.11 accrued interest on bonds acquired during 1910.....	163,636.39
Gross interest on deposits in trust companies and banks.....	3,977.92
Gross rents from company's property, including \$9,000 for company's occupancy of its own buildings.....	9,000.00
Total gross interest and rents.....	176,614.31
Received from home office.....	331,005.75
From agents' balances previously charged off.....	85.34
Gross profit on sale or maturity of ledger assets, viz, bonds.....	2,000.00
Total income.....	3,611,691.89
Sum of both amounts.....	8,588,493.56

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$222,323.57 occurring in previous years), fire.....	\$1,777,343.01
Deduct amount received for salvage, fire, \$15,278.38; reinsurance, fire, \$381,591.77; discount, fire, \$932.09.....	397,802.24
Net amount paid policy holders for losses.....	1,379,540.77
Expenses of adjustment and settlement of losses.....	34,591.58
Commissions or brokerage.....	511,380.86
Salaries, \$61,383.83, and expenses, \$53,941.20, of special and general agents.....	115,325.03
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees..	217,684.39
Rents, including \$9,000 for company's occupancy of its own buildings.....	21,935.20
Advertising, \$7,220.39, printing and stationery, \$22,540.84.....	29,761.23
Postage, telegrams, telephone, and express.....	24,713.56
Legal expenses.....	1,325.16
Furniture and fixtures.....	2,375.55
Maps, including corrections.....	7,431.13
Underwriters' boards and tariff associations.....	44,430.20
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....	28,805.96
Inspections and surveys.....	20,165.18
Taxes on real estate.....	3,076.32
State taxes on premiums.....	58,691.42
Insurance department licenses and fees.....	16,317.33
All other licenses, fees, and taxes:	
County and municipal.....	\$13,893.40
Federal Government.....	4,750.33
Books, newspapers, and periodicals.....	18,643.73
Cleaning, heating, and lighting.....	875.88
Collection and exchange fees.....	2,257.89
Traveling.....	3,648.30
Miscellaneous.....	4,925.65
Remitted to head office during the year.....	5,784.32
Agents' balances charged off.....	721,609.82
Gross loss on sale or maturity of ledger assets, viz, bonds.....	85.68
	420.00
Total disbursements.....	3,275,802.14
Balance.....	5,312,691.42

IV.—LEDGER ASSETS.

Book value of real estate.....	\$115,000.00	
Book value of bonds, \$4,116,571.01, and stocks, \$294,265.90.....	4,410,836.91	
Cash in company's offices.....	1,544.72	
Deposits in trust companies and banks not on interest.....	6,313.52	
Deposits in trust companies and banks on interest.....	242,955.78	
Agents' balances representing business written subsequent to Oct. 1, 1910...	507,804.10	
Agents' balances representing business written prior to Oct. 1, 1910.....	17,493.27	
Bills receivable, taken for fire risks.....	10,743.12	
Total ledger assets.....		\$5,312,691.42

NONLEDGER ASSETS.

Interest due, \$18,240, and accrued, \$25,121.13, on bonds.....	43,361.13	
Market value of real estate over book value.....	60,000.00	
Insurance Co. Salamandra, St. Petersburg, Russia.....	2,992.81	
Gross assets.....		5,419,045.36

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	17,493.27	
Bills receivable, past due, taken for marine, inland, and fire risks.....	10,743.12	
Book value of ledger assets over market value—bonds and stocks.....	193,711.91	
		221,948.30
Total admitted assets.....		5,197,097.06

V.—LIABILITIES.

Gross losses adjusted and unpaid (not yet due).....	\$34,599.32	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	309,115.78	
Gross claims for losses resisted.....	65,685.34	
Total.....	409,400.44	
Deduct reinsurance due or accrued.....	60,873.28	
Net amount of unpaid losses and claims.....		348,527.16
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$2,199,857.27; unearned premiums (50 per cent).....	1,099,928.64	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$3,237,137.75; unearned premiums (pro rata).....	1,725,065.12	
Total unearned premiums as computed above.....		2,824,993.76
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		47,691.26
State, county, and municipal taxes due or accrued.....		75,158.03
Reinsurance premiums.....		62,797.16
Total amount of all liabilities except deposit capital.....		3,359,167.37
Deposit capital.....	200,000.00	
Surplus over all liabilities.....	1,637,929.69	
Surplus as regards policy holders.....		1,837,929.69
Total liabilities.....		5,197,097.06

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$554,654,496.00	\$6,018,867.70
Written or renewed during the year.....	426,550,173.00	4,613,328.61
Total.....	981,204,669.00	10,632,196.31
Deduct those expired and marked off as terminated.....	402,683,451.00	4,444,596.82
In force at the end of the year.....	578,521,218.00	6,187,599.49
Deduct amount reinsured.....	67,894,293.00	750,604.47
Net amount in force Dec. 31, 1910.....	510,626,925.00	5,436,995.02

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$196,819,474.00	\$2,199,857.27	One-half.....	\$1,099,928.64
2 years.....1909..	1,452,341.00	12,210.48	One-fourth.....	3,052.62
.....1910..	1,232,981.00	11,733.67	Three-fourths.....	8,800.25
3 years.....1908..	65,875,095.00	639,202.36	One-sixth.....	106,533.73
.....1909..	75,819,168.00	743,167.98	One-half.....	371,583.99
.....1910..	88,755,892.00	847,899.05	Five-sixths.....	706,582.54
4 years.....1907..	1,527,998.00	15,378.04	One-eighth.....	1,922.26
.....1908..	1,138,778.00	10,582.22	Three-eighths.....	3,968.33
.....1909..	679,083.00	6,421.48	Five-eighths.....	4,013.42
.....1910..	734,711.00	7,411.79	Seven-eighths.....	6,485.31
5 years.....1906..	12,008,614.00	156,941.38	One-tenth.....	15,694.14
.....1907..	13,835,183.00	163,227.50	Three-tenths.....	48,968.25
.....1908..	14,626,752.00	179,206.36	One-half.....	89,603.18
.....1909..	16,493,141.00	202,668.75	Seven-tenths.....	141,868.12
.....1910..	19,411,201.00	238,129.47	Nine-tenths.....	214,316.52
Over 5 years.....	216,513.00	2,957.22	Pro rata.....	1,672.46
Total.....	510,626,925.00	5,436,995.02	.....	2,824,993.76

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written, fire	\$4,361,032.00
Less \$757,812 risks canceled and \$532,484 reinsurance in companies authorized in District of Columbia.....	1,290,296.00
Net risks written.....	3,070,736.00
Gross premiums received.....	20,508.99
Less \$2,093.57 returned premiums, and \$1,909.10 premiums for reinsurance in companies authorized in District of Columbia.....	4,002.67
Net premiums received.....	16,506.32
Losses paid (deducting salvage).....	4,946.47
Less losses on risks reinsured in companies authorized in District of Columbia.....	1,637.79
Net losses paid.....	3,308.68
Losses incurred.....	12,796.26
Less losses on risks reinsured in companies authorized in District of Columbia.....	2,035.79
Net losses incurred.....	10,760.47

UNITED STATES BRANCH OF THE NORWICH UNION FIRE INSURANCE SOCIETY (LTD.) NORWICH, ENGLAND.

[Incorporated 1797; commenced business in United States, 1877. J. Montgomery Hare, manager; William Hare, assistant manager. United States branch office, 59 John Street, New York, N. Y.]

I.—DEPOSIT CAPITAL.

Deposit capital.....	\$200,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$2,523,032.69

II.—INCOME.

Gross premiums, fire.....	\$2,498,642.88
Deduct gross amount paid for reinsurance, fire, \$434,415.48; return premiums, fire, \$302,041.15.....	736,456.63
Total premiums (other than perpetual).....	1,762,186.25
Gross interest on mortgage loans.....	1,750.00
Gross interest on bonds and dividends on stocks.....	85,339.42
Gross interest on deposits in trust companies and banks.....	1,786.34
Gross interest from all other sources.....	104.48
Total gross interest.....	88,980.24
Received from home office.....	9,680.00
Total income.....	1,860,846.49
Sum of both amounts.....	4,383,879.18

III.—DISBURSEMENTS.

Gross amount paid policyholders for losses (including \$127,728.35 occurring in previous years), fire.....	\$1,107,332.82	
Deduct amount received for salvage, fire, \$11,593.68; reinsurance, fire, \$207,322.16.....	218,915.84	
Net amount paid policyholders for losses.....		\$888,416.98
Expenses of adjustment and settlement of losses.....		16,069.39
Commissions or brokerage.....		320,707.21
Allowances to local agencies for miscellaneous agency expenses.....		174.58
Salaries, \$51,964.32, and expenses, \$33,101.18, of special and general agents.....		90,065.50
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....		127,715.76
Rents.....		16,536.88
Advertising, \$4,570.88; printing and stationery, \$14,121.08.....		18,691.96
Postage, telegrams, telephone, and express.....		17,833.29
Legal expenses.....		1,364.11
Furniture and fixtures.....		709.74
Maps, including corrections.....		5,181.43
Underwriters' boards and tariff associations.....		25,528.94
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....		17,709.71
Inspections and surveys.....		6,203.00
State taxes on premiums.....		35,213.96
Insurance department licenses and fees.....		14,438.08
All other licenses, fees, and taxes:		
City and county licenses.....	\$6,408.43	
City and county taxes.....	1,523.12	
Tax on deposit, Virginia.....	16.50	
		7,948.05
Subscriptions to directories, insurance, and other publications.....		1,048.24
Water, ice, towel supply, and petty office supplies.....		673.23
Credit reports.....		1,163.05
Rent of safe deposit vaults and premiums on surety bonds.....		587.75
Auditors' fees.....		1,110.00
Other miscellaneous office disbursements.....		3,764.77
Remitted to home office.....		110,244.09
Agents' balances charged off.....		84.27
Total disbursements.....		1,729,183.97
Balance.....		2,654,695.21

IV.—LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$35,000.00	
Book value of bonds, \$1,606,790.78, and stocks, \$437,755.76.....	2,044,546.54	
Cash in company's office.....	116.41	
Deposits in trust companies and banks not on interest.....	3,618.53	
Deposits in trust companies and banks on interest.....	288,779.02	
Agents' balances representing business written subsequent to Oct. 1, 1910.....	276,285.05	
Agents' balances representing business written prior to Oct. 1, 1910.....	4,608.19	
Balances in hands of special agents.....	1,741.47	
Total ledger assets.....		2,654,695.21

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	145.83	
Interest due and accrued on bonds.....	20,971.24	
Total.....		21,117.07
Market value (not including interest) of bonds and stocks over book value.....		11,829.46
Other nonledger assets.....		1,173.80
Gross assets.....		2,688,815.54

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	4,608.19	
Total admitted assets.....		2,684,207.35

V.—LIABILITIES.

Gross losses adjusted and unpaid (not yet due).....	\$75,074.92	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	100,724.00	
Gross claims for losses resisted.....	22,365.00	
Total.....	198,163.92	
Deduct reinsurance due or accrued.....	39,544.76	
Net amount of unpaid losses and claims.....		158,619.16
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$1,162,200.08; unearned premiums (50 per cent).....	581,100.04	

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$1,910,373.87;		
unearned premiums (pro rata).....	\$984,660.62	
Total unearned premiums as computed above.....		\$1,565,760.66
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		1,050.68
State, county, and municipal taxes due or accrued.....		35,000.00
Commissions, brokerage, and other charges due or to become due to agents and brokers....		6,165.31
Return premiums, \$5,202.40; reinsurance premiums, \$21,518.47.....		26,720.87
Total amount of all liabilities except deposit capital.....		1,793,316.68
Deposit capital.....	\$200,000.00	
Surplus over all liabilities.....	690,890.67	
Surplus as regards policyholders.....		890,890.67
Total liabilities.....		2,684,207.35

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$346,352,423.00	\$3,609,955.07
Written or renewed during the year.....	244,394,217.00	2,498,642.88
Total.....	590,746,640.00	6,108,597.95
Deduct those expired and marked off as terminated.....	232,857,857.00	2,426,430.17
In force at the end of the year.....	357,888,783.00	3,682,167.78
Deduct amount reinsured.....	59,425,656.00	609,593.83
Net amount in force Dec. 31, 1910.....	298,463,127.00	3,072,573.95

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$112,568,872.00	\$1,162,200.08	One-half.....	\$581,100.04
2 years.....1909..	1,109,152.00	11,872.76	One-fourth.....	2,968.18
.....1910..	1,073,881.00	11,906.30	Three-fourths.....	8,929.72
3 years.....1908..	39,965,474.00	392,997.08	One-sixth.....	65,499.51
.....1909..	44,565,204.00	430,302.11	One-half.....	215,151.05
.....1910..	48,218,057.00	458,913.18	Five-sixths.....	382,427.65
4 years.....1907..	786,192.00	8,004.43	One-eighth.....	1,000.26
.....1908..	835,376.00	7,928.69	Three-eighths.....	2,973.55
.....1909..	1,069,143.00	8,829.64	Five-eighths.....	5,518.52
.....1910..	698,224.00	7,968.51	Seven-eighths.....	6,972.44
5 years.....1906..	9,442,150.00	112,973.01	One-tenth.....	11,297.30
.....1907..	9,152,488.00	108,734.50	Three-tenths.....	32,620.35
.....1908..	9,148,782.00	105,542.08	One-half.....	52,771.04
.....1909..	9,428,155.00	115,995.83	Seven-tenths.....	81,197.08
.....1910..	10,379,277.00	128,110.90	Nine-tenths.....	115,299.80
Over 5 years.....	22,700.00	294.85	Pro rata.....	34.17
Total.....	298,463,127.00	3,072,573.95		1,565,760.66

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written, fire.....	\$1,355,839.00
Less \$161,416 risks canceled, and \$19,000 reinsurance in companies authorized in District of Columbia.....	180,416.00
Net risks written.....	1,175,423.00
Gross premiums received.....	9,005.13
Less \$675.03 returned premiums, and \$174.45 premiums for reinsurance in companies authorized in District of Columbia.....	849.48
Net premiums received.....	8,155.65
Net losses paid.....	5,748.38
Net losses incurred.....	6,466.22

III.—DISBURSEMENTS.

Gross amount paid policyholders for losses (including \$127,728.35 occurring in previous years), fire.....	\$1,107,332.82
Deduct amount received for salvage, fire, \$11,593.68; reinsurance, fire, \$207,322.16.....	218,915.84
Net amount paid policyholders for losses.....	\$888,416.98
Expenses of adjustment and settlement of losses.....	16,069.39
Commissions or brokerage.....	320,707.21
Allowances to local agencies for miscellaneous agency expenses.....	174.58
Salaries, \$51,964.32, and expenses, \$33,101.18, of special and general agents.....	90,065.50
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....	127,715.76
Rents.....	16,536.88
Advertising, \$4,570.88; printing and stationery, \$14,121.08.....	18,691.96
Postage, telegrams, telephone, and express.....	17,833.29
Legal expenses.....	1,364.11
Furniture and fixtures.....	709.74
Maps, including corrections.....	5,181.43
Underwriters' boards and tariff associations.....	25,528.94
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....	17,709.71
Inspections and surveys.....	6,203.00
State taxes on premiums.....	35,213.96
Insurance department licenses and fees.....	14,438.08
All other licenses, fees, and taxes:	
City and county licenses.....	\$6,408.43
City and county taxes.....	1,523.12
Tax on deposit, Virginia.....	16.50
	7,948.05
Subscriptions to directories, insurance, and other publications.....	1,048.24
Water, ice, towel supply, and petty office supplies.....	673.23
Credit reports.....	1,163.05
Rent of safe deposit vaults and premiums on surety bonds.....	587.75
Auditors' fees.....	1,110.00
Other miscellaneous office disbursements.....	3,764.77
Remitted to home office.....	110,244.09
Agents' balances charged off.....	84.27
Total disbursements.....	1,729,183.97
Balance.....	2,654,695.21

IV.—LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$35,000.00
Book value of bonds, \$1,606,790.78, and stocks, \$437,755.76.....	2,044,546.54
Cash in company's office.....	116.41
Deposits in trust companies and banks not on interest.....	3,618.53
Deposits in trust companies and banks on interest.....	288,779.02
Agents' balances representing business written subsequent to Oct. 1, 1910.....	276,285.05
Agents' balances representing business written prior to Oct. 1, 1910.....	4,608.19
Balances in hands of special agents.....	1,741.47
Total ledger assets.....	2,654,695.21

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	145.83
Interest due and accrued on bonds.....	20,971.24
Total.....	21,117.07
Market value (not including interest) of bonds and stocks over book value.....	11,829.46
Other nonledger assets.....	1,173.80
Gross assets.....	2,688,815.54

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	4,608.19
Total admitted assets.....	2,684,207.35

V.—LIABILITIES.

Gross losses adjusted and unpaid (not yet due).....	\$75,074.92
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	100,724.00
Gross claims for losses resisted.....	22,365.00
Total.....	198,163.92
Deduct reinsurance due or accrued.....	39,544.76
Net amount of unpaid losses and claims.....	158,619.16
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$1,162,200.08; unearned premiums (50 per cent).....	581,100.04

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$1,910,373.87;
unearned premiums (pro rata)..... \$984,660.62

Total unearned premiums as computed above..... \$1,565,760.66
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued..... 1,050.68
State, county, and municipal taxes due or accrued..... 35,000.00
Commissions, brokerage, and other charges due or to become due to agents and brokers.... 6,165.31
Return premiums, \$5,202.40; reinsurance premiums, \$21,518.47..... 26,720.87

Total amount of all liabilities except deposit capital..... 1,793,316.68
Deposit capital..... \$200,000.00
Surplus over all liabilities..... 690,890.67

Surplus as regards policyholders..... 890,890.67

Total liabilities..... 2,684,207.35

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$346,352,423.00	\$3,609,955.07
Written or renewed during the year.....	244,394,217.00	2,498,642.88
Total.....	590,746,640.00	6,108,597.95
Deduct those expired and marked off as terminated.....	232,857,857.00	2,426,430.17
In force at the end of the year.....	357,888,783.00	3,682,167.78
Deduct amount reinsured.....	59,425,656.00	609,593.83
Net amount in force Dec. 31, 1910.....	298,463,127.00	3,072,573.95

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$112,568,872.00	\$1,162,200.08	One-half.....	\$581,100.04
2 years.....1909..	1,109,152.00	11,872.76	One-fourth.....	2,968.18
.....1910..	1,073,881.00	11,906.30	Three-fourths.....	8,929.72
3 years.....1908..	39,965,474.00	392,997.08	One-sixth.....	65,499.51
.....1909..	44,565,204.00	430,302.11	One-half.....	215,151.05
.....1910..	48,218,057.00	458,913.18	Five-sixths.....	382,427.65
4 years.....1907..	786,192.00	8,004.43	One-eighth.....	1,000.55
.....1908..	835,376.00	7,928.69	Three-eighths.....	2,973.26
.....1909..	1,069,143.00	8,829.64	Five-eighths.....	5,518.52
.....1910..	698,224.00	7,968.51	Seven-eighths.....	6,972.44
5 years.....1906..	9,442,150.00	112,973.01	One-tenth.....	11,297.30
.....1907..	9,152,488.00	108,734.50	Three-tenths.....	32,620.35
.....1908..	9,148,782.00	105,542.08	One-half.....	52,771.04
.....1909..	9,428,155.00	115,995.83	Seven-tenths.....	81,197.08
.....1910..	10,379,277.00	128,110.90	Nine-tenths.....	115,299.80
Over 5 years.....	22,700.00	294.85	Pro rata.....	34.17
Total.....	298,463,127.00	3,072,573.95	.....	1,565,760.66

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written, fire..... \$1,355,839.00
Less \$161,416 risks canceled, and \$19,000 reinsurance in companies authorized in District of Columbia..... 180,416.00

Net risks written..... 1,175,423.00

Gross premiums received..... 9,005.13
Less \$675.03 returned premiums, and \$174.45 premiums for reinsurance in companies authorized in District of Columbia..... 849.48

Net premiums received..... 8,155.65

Net losses paid..... 5,748.38
Net losses incurred..... 6,466.22

**UNITED STATES BRANCH OF THE PALATINE INSURANCE CO. (LTD.),
LONDON, ENGLAND.**

[Incorporated 1900; commenced business in United States 1901. A. H. Wray, manager in United States.
United States home office, Pine and William Streets, New York City.]

I.—DEPOSIT CAPITAL.

Deposit capital.....	\$218,000.00	
Amount of ledger assets (as per balance) Dec. 31 of previous year.....		\$3,227,247.10

II.—INCOME.

Gross premiums, fire.....	\$2,491,991.16	
Deduct gross amount paid for reinsurance, fire, \$322,675.26; return premiums, fire, \$466,414.59.....	789,089.85	
Total premiums (other than perpetual).....		1,702,901.31
Gross interest on bonds and dividends on stocks, less \$2,413.33 accrued interest on bonds acquired during 1910.....	118,888.35	
Gross interest on deposits in trust companies and banks.....	2,016.59	
Total gross interest.....		120,904.94
Received from home office.....		193,505.80
Gross profit on sale or maturity of ledger assets, viz, bonds.....		3,116.43
Total income.....		2,020,428.48
Sum of both amounts.....		5,247,675.58

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$421,962.21 occurring in previous years), fire.....	\$1,250,825.42	
Deduct amount received for salvage, fire, \$14,290.83; reinsurance, fire, \$222,704.57.....	236,995.40	
Net amount paid policyholders for losses.....		1,013,830.02
Expenses of adjustment and settlement of losses.....		19,627.03
Commissions or brokerage.....		373,066.89
Allowances to local agencies for miscellaneous agency expenses.....		2,330.04
Salaries, \$26,646.55, and expenses, \$17,581.97, of special and general agents.....		44,228.52
Salaries, fees and all other charges of officers, directors, trustees, and home-office employees..		68,560.82
Rents.....		10,244.17
Advertising, \$2,716.63; printing and stationery, \$11,115.32.....		13,831.95
Postage, telegrams, telephone, and express.....		11,960.79
Legal expenses.....		49,703.57
Furniture and fixtures.....		679.35
Maps, including corrections.....		2,726.12
Underwriters' boards and tariff associations.....		22,287.20
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....		14,726.86
Inspections and surveys.....		5,541.65
State taxes on premiums.....		28,689.45
Insurance department licenses and fees.....		8,544.57
All other licenses, fees, and taxes:		
City and county taxes and licenses.....	\$8,038.97	
Franchise tax.....	935.86	
Federal corporation tax.....	1,645.79	
Exchange.....		10,620.62
Remitted to home office.....		1,796.11
Agents' balances charged off.....		167,774.48
Gross loss on sale or maturity of ledger assets, viz: bonds.....		69.80
Gross decrease, by adjustment, in book value of ledger assets, viz:		52.60
Bonds.....	5,279.30	
Stocks.....	588.00	
		5,867.30
Total disbursements.....		1,876,759.91
Balance.....		3,370,915.67

IV.—LEDGER ASSETS.

Book value of bonds, \$2,453,952.17, and stocks, \$420,800.70.....	\$2,874,752.87	
Deposits in trust companies and banks not on interest.....	12,504.97	
Deposits in trust companies and banks on interest.....	114,561.19	
Agents' balances representing business written subsequent to Oct. 1, 1910.....	362,269.30	
Agents' balances representing business written prior to Oct. 1, 1910.....	6,424.67	
Bills receivable, taken for fire risks.....	402.67	
Total ledger assets.....		3,370,915.67

NONLEDGER ASSETS.

Interest due and accrued on bonds.....	32,600.00	
Gross assets.....		3,403,515.67

DEDUCT ASSETS NOT ADMITTED.

Agents' balances representing business written prior to Oct. 1, 1910	\$6,424.67	
Book value of ledger assets over market value—bonds and stocks.....	54,332.87	
		\$60,757.54
Total admitted assets.....		3,342,758.13

V.—LIABILITIES.

Gross losses adjusted and unpaid (not yet due).....	\$30,586.00	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	110,119.00	
Gross claims for losses resisted.....	22,823.00	
Total.....	163,528.00	
Deduct reinsurance due or accrued.....	25,034.63	
Net amount of unpaid losses and claims.....		138,493.37
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$1,223,182.19, unearned premiums (50 per cent).....	611,591.10	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$1,721,426.02, unearned premiums (pro rata).....	921,456.83	
Total unearned premiums as computed above.....		1,533,047.93
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		1,950.00
State, county, and municipal taxes due or accrued.....		28,377.92
Commissions, brokerage, and other charges due or to become due to agents and brokers...		41,946.15
Return premiums, \$9,400.95; reinsurance premiums, \$30,160.92.....		39,561.87
Total amount of all liabilities except deposit capital.....		1,783,377.24
Deposit capital.....	\$218,000.00	
Surplus over all liabilities.....	1,341,380.89	
Surplus as regards policy holders.....		1,559,380.89
Total liabilities.....		3,342,758.13

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$273,691,364.00	\$3,179,843.30
Written or renewed during the year.....	219,462,343.00	2,491,991.16
Total.....	493,153,707.00	5,671,834.46
Deduct those expired and marked off as terminated.....	200,471,397.00	2,268,430.14
In force at the end of the year.....	292,682,310.00	3,403,404.32
Deduct amount reinsured.....	38,951,392.00	458,795.91
Net amount in force Dec. 31, 1910.....	253,730,918.00	2,944,608.41

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$99,355,859.00	\$1,223,182.19	One-half.....	\$611,591.10
2 years.....1909..	1,103,407.00	9,136.21	One-fourth.....	2,284.05
.....1910..	1,228,722.00	11,804.11	Three-fourths.....	8,853.08
3 years.....1908..	27,336,438.00	295,125.09	One-sixth.....	49,187.52
.....1909..	33,709,295.00	353,543.23	One-half.....	176,771.62
.....1910..	36,215,584.00	373,352.86	Five-sixths.....	311,127.39
4 years.....1907..	592,352.00	8,228.46	One-eighth.....	1,028.56
.....1908..	828,652.00	9,146.36	Three-eighths.....	3,429.89
.....1909..	586,765.00	6,893.75	Five-eighths.....	4,308.59
.....1910..	684,356.00	7,518.35	Seven-eighths.....	6,578.56
5 years.....1906..	7,651,187.00	95,895.34	One-tenth.....	9,589.53
.....1907..	8,498,232.00	110,122.99	Three-tenths.....	33,036.90
.....1908..	10,728,552.00	130,091.75	One-half.....	65,045.88
.....1909..	11,853,015.00	145,239.78	Seven-tenths.....	101,667.85
.....1910..	13,217,812.00	163,910.89	Nine-tenths.....	147,519.80
Over 5 years.....	140,690.00	1,417.05	Pro rata.....	1,027.61
Total.....	253,730,918.00	2,944,608.41	.....	1,533,047.93

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written, fire.....	\$605,239.00
Less \$107,073 risks canceled and \$50,250 reinsurance in companies authorized in District of Columbia.....	157,323.00
Net risks written.....	447,916.00
Gross premiums received.....	3,529.92
Less \$316.70 returned premiums and \$346.98 premiums for reinsurance in companies authorized in District of Columbia.....	663.68
Net premiums received.....	2,866.24
Net losses paid.....	738.16
Net losses incurred.....	778.16

UNITED STATES BRANCH OF THE PHOENIX ASSURANCE CO. (LTD.),
LONDON, ENGLAND.

[Incorporated, 1782; commenced business in United States, 1879. L. P. Bayard and P. Beresford, joint managers. United States branch office, 47 Cedar Street, New York, N. Y.]

I.—DEPOSIT CAPITAL.

Deposit capital.....	\$210,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$3,356,970.47

II.—INCOME.

Gross premiums, fire.....	\$3,543,892.00
Deduct gross amount paid for reinsurance, fire, \$534,143.65; return premiums, fire, \$513,478.04.....	1,047,621.69
Total premiums (other than perpetual).....	2,496,270.31
Gross interest on bonds and dividends on stocks, less \$3,066.68 accrued interest on bonds acquired during 1910.....	110,928.03
Gross interest on deposits in trust companies and banks.....	3,163.40
Gross interest from all other sources.....	6.20
Total gross interest.....	114,097.63
Received from home office.....	21,769.03
From agents' balances previously charged off.....	20.00
Gross increase, by adjustment, in book of ledger assets—bonds.....	1,675.00
Total income.....	2,633,831.97
Sum of both amounts.....	5,990,802.44

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$204,242.72 occurring in previous years), fire.....	\$1,504,782.65
Deduct amount received for salvage, fire, \$28,194.49; reinsurance, fire, \$224,261.66; discount, fire, \$869.63.....	253,325.78
Net amount paid policy holders for losses.....	1,251,456.87
Expenses of adjustment and settlement of losses.....	44,136.40
Commissions or brokerage.....	487,502.83
Allowances to local agencies for miscellaneous agency expenses.....	11,040.04
Salaries, \$78,342.11, and expenses, \$38,466.58, of special and general agents.....	116,808.69
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....	137,187.85
Rents.....	22,452.21
Advertising, \$2,591.21; printing and stationery, \$23,245.50.....	25,836.71
Postage, telegrams, telephone, and express.....	16,382.96
Legal expenses.....	864.44
Furniture and fixtures.....	811.44
Maps, including corrections.....	6,504.58
Underwriters' boards and tariff associations.....	24,879.83
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....	26,168.09
Inspections and surveys.....	20,554.70
State taxes on premiums.....	44,892.89
Insurance department licenses and fees.....	9,734.66
Local taxes.....	8,330.68
Advertising required by law.....	825.52
Sundries.....	8,558.61
Exchange.....	2,442.43
Remitted to home office.....	27,650.95
Agents' balances charged off.....	532.06
Gross decrease, by adjustment, in book value of ledger assets—bonds.....	65,087.50
Total disbursements.....	2,360,642.94
Balance.....	3,630,159.50

IV.—LEDGER ASSETS.

Book value of bonds, \$3,015,584.75, and stocks, \$2,336.....	\$3,015,584.75
Cash in company's office.....	838.06
Deposits in trust companies and banks not on interest.....	1,522.70
Deposits in trust companies and banks on interest.....	163,192.04
Agents' balances representing business written subsequent to Oct. 1, 1910...	444,221.68
Agents' balances representing business written prior to Oct. 1, 1910.....	3,516.94
Accrued interest on bonds.....	1,083.33
Philadelphia underwriters deposit.....	200.00
Total ledger assets.....	\$3,630,159.50

NONLEDGER ASSETS.

Interest due, \$31,473.75, and accrued, \$12,510.03 on bonds.....	43,983.78
Reinsurance due on losses paid.....	1,708.22
Gross assets.....	3,675,851.50

DEDUCT ASSETS NOT ADMITTED.

Agents' balances representing business written prior to Oct. 1, 1910.....	3,516.94
Total admitted assets.....	3,672,334.56

V.—LIABILITIES.

Gross losses adjusted and unpaid (not yet due).....	\$39,294.00
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	194,623.00
Gross claims for losses resisted.....	26,810.00
Total.....	260,727.00
Deduct reinsurance due or accrued.....	38,291.00
Net amount of unpaid losses and claims.....	222,436.00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$1,659,488.67; unearned premiums (50 per cent).....	829,744.33
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$2,240,767.12; unearned premiums (pro rata).....	1,198,063.93
Excess of original premiums over amount received for reinsurance, \$771.10; unearned premiums (pro rata).....	440.38
Total unearned premiums as computed above.....	2,028,248.64
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	296.06
State, county, and municipal taxes due or accrued.....	28,000.00
Reinsurance premiums.....	45,164.89
Total amount of all liabilities except deposit capital.....	2,324,145.59
Deposit capital.....	210,000.00
Surplus over all liabilities.....	1,138,188.97
Surplus as regards policy holders.....	1,348,188.97
Total liabilities.....	3,672,334.56

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$432,615,157.00	\$4,489,441.45
Written or renewed during the year.....	346,212,740.00	3,543,892.00
Total.....	778,827,897.00	8,033,333.45
Deduct those expired and marked off as terminated.....	314,106,595.00	3,332,800.46
In force at the end of the year.....	464,721,302.00	4,700,532.99
Deduct amount reinsured.....	86,341,508.00	800,277.20
Net amount in force Dec. 31, 1910.....	378,379,794.00	3,900,255.79

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$149,232,397.00	\$1,659,488.67	One-half.....	\$829,744.33
2 years.....1909..	1,114,237.00	9,310.05	One-fourth.....	2,327.51
.....1910..	1,035,563.00	8,654.80	Three-fourths.....	6,491.10
3 years.....1908..	52,244,404.00	477,112.86	One-sixth.....	79,518.81
.....1909..	59,591,911.00	550,222.20	One-half.....	275,111.10
.....1910..	70,574,147.00	629,426.27	Five-sixths.....	524,521.93
4 years.....1907..	521,368.00	4,861.13	One-eighth.....	607.64
.....1908..	666,436.00	5,114.19	Three-eighths.....	1,917.82
.....1909..	634,911.00	5,064.33	Five-eighths.....	3,165.21
.....1910..	422,012.00	3,445.01	Seven-eighths.....	3,014.39
5 years.....1906..	6,364,346.00	89,234.48	One-tenth.....	8,923.45
.....1907..	8,164,802.00	96,714.07	Three-tenths.....	29,014.22
.....1908..	8,396,151.00	95,842.23	One-half.....	47,921.11
.....1909..	8,891,360.00	118,296.56	Seven-tenths.....	82,807.59
.....1910..	10,525,749.00	147,468.94	Nine-tenths.....	132,722.05
Total.....	378,379,794.00	3,900,255.79	.....	2,027,808.26

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written, fire.....	\$892,970.00
Less \$133,615 risks canceled, and \$137,325 reinsurance in companies authorized in District of Columbia.....	270,940.00
Net risks written.....	622,030.00
Gross premiums received.....	5,187.81
Less \$891.44 returned premiums, and \$733.45 premiums for reinsurance in companies authorized in District of Columbia.....	1,624.89
Net premiums received.....	3,562.92
Losses paid (deducting salvage).....	3,066.09
Less losses on risks reinsured in companies authorized in District of Columbia.....	335.82
Net losses paid.....	2,730.27
Losses incurred.....	2,912.09
Less losses on risks reinsured in companies authorized in District of Columbia.....	320.82
Net losses incurred.....	2,591.27

UNITED STATES BRANCH OF THE ROYAL EXCHANGE ASSURANCE, LONDON, ENGLAND.

[Incorporated 1720; commenced business in United States 1891. Uberto C. Crosby, general manager; R. D. Harvey, assistant general manager. United States branch office, 92 William Street, New York, N. Y.]

I.—DEPOSIT CAPITAL.

Deposit capital.....	\$200,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$2,286,083.71

II.—INCOME.

	Fire.	Marine and inland.	
Gross premiums.....	\$2,304,272.90	\$14,450.90	
Deduct gross amount paid for reinsurance, fire, \$436,685.85; marine and inland, \$3,490.41; return premiums, fire, \$448,254.77; marine and inland, \$137.82.....	884,940.62	3,628.23	
Total premiums (other than perpetual).....	1,419,332.28	10,822.67	1,430,154.95
Gross interest on bonds.....		79,798.50	
Gross interest on deposits in trust companies and banks.....		430.18	
Total gross interest.....			80,228.68
Received from home office.....			4,702.99
From agents' balances previously charged off.....			50.00
Total income.....			1,515,136.62
Sum of both amounts.....			3,801,220.33

III.—DISBURSEMENTS.

	Fire.	Marine and inland.	
Gross amount paid policy holders for losses (including \$117,606.65 occurring in previous years).....	\$943,340.95	\$10,511.56	
Deduct amount received for salvage, fire, \$12,045.98; reinsurance, fire, \$191,909.24; marine and inland, \$431.91; discount, fire, \$1,233.28.....	205,188.50	431.91	
Net amount paid policy holders for losses.....	738,152.45	10,079.65	\$748,232.10
Expenses of adjustment and settlement of losses.....			16,162.80
Commissions or brokerage.....			331,995.33
Allowances to local agencies for miscellaneous agency expenses.....			6,020.98
Salaries, \$37,808.56, and expenses, \$27,700.09, of special and general agents.....			65,508.65
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees..			72,450.22
Rents.....			8,070.00
Advertising, \$2,898.10; printing and stationery, \$6,600.92.....			9,499.02
Postage, telegrams, telephone, and express.....			10,205.84
Legal expenses.....			1,481.09
Furniture and fixtures.....			323.20
Maps, including corrections.....			4,205.29
Underwriters' boards and tariff associations.....			13,782.57
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses....			16,601.05
Inspections and surveys.....			9,240.23
State taxes on premiums.....			26,723.67
Insurance department licenses and fees.....			9,273.53
All other licenses, fees, and taxes:			
Municipal licenses.....		\$6,098.98	
Publishing fees.....		907.22	
			7,006.20
Returned to home office.....			136,771.97
Auditors' fees.....			1,290.00
Books of reference.....			419.63
Mercantile agency.....			454.00
Ice water, towel service, etc.....			269.34
Fire and plate-glass insurance premiums.....			159.86
Sundry incidental expenses.....			1,264.28
Agents' balances charged off.....			348.16
Total disbursements.....			1,497,759.01
Balance.....			2,303,461.32

IV.—LEDGER ASSETS.

Book value of bonds.....	\$1,990,996.76	
Cash in company's office.....	75.00	
Deposits in trust companies and banks not on interest.....	677.89	
Deposits in trust companies and banks on interest.....	56,269.95	
Agents' balances, representing business written subsequent to Oct. 1, 1910...	247,954.28	
Agents' balances, representing business written prior to Oct. 1, 1910.....	6,914.82	
Reinsurance account.....	572.62	
Total ledger assets.....		2,303,461.32

NONLEDGER ASSETS.

Interest due and accrued on bonds.....	23,146.87	
Gross assets.....		2,326,608.19

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	6,914.82	
Book value of ledger assets over market value—bonds.....	98,831.76	
		105,746.58
Total admitted assets.....		2,220,861.61

V.—LIABILITIES.

Gross losses adjusted and unpaid (not yet due).....	\$2,050.89	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	162,392.00	
Gross claims for losses resisted.....	36,996.00	
Total.....	201,438.89	
Deduct reinsurance due or accrued.....	54,316.00	
		147,122.89
Net amount of unpaid losses and claims.....		
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$936,203.75; unearned premiums (50 per cent).....	468,101.87	

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$1,449,666.17; unearned premiums (pro rata).....	\$789,252.55
Gross premiums (less reinsurance) (cash and bills) received and receivable upon all unexpired inland navigation risks, \$456.06; unearned premiums (50 per cent).....	228.03
Excess of original premiums over amount received for reinsurance, \$2,572.04; unearned premiums (pro rata).....	2,572.04
Total unearned premiums as computed above.....	\$1,260,154.49
Salaries, rents, expense, bills, accounts, fees, etc., due or accrued.....	2,192.97
State, county, and municipal taxes due or accrued.....	26,950.00
Commissions, brokerage, and other charges due or to become due to agents and brokers.....	7,800.00
Contingent liability for unreported and supposed losses.....	10,000.00
Total amount of liabilities except deposit capital.....	1,454,220.35
Deposit capital.....	\$200,000.00
Surplus over all liabilities.....	566,641.26
Surplus as regards policy holders.....	766,641.26
Total liabilities.....	2,220,861.61

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.	Marine and inland risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$279,418,100.00	\$2,884,511.11		
Written or renewed during the year.....	219,195,503.00	2,304,272.90	\$10,718,682.00	\$14,450.90
Total.....	498,613,603.00	5,188,784.00	10,718,682.00	14,450.90
Deduct those expired and marked off as terminated.....	208,393,833.00	2,214,033.40	10,243,988.00	13,861.76
In force at the end of the year.....	290,219,770.00	2,974,750.61	474,694.00	589.14
Deduct amount reinsured.....	61,429,536.00	588,880.69	184,251.00	133.08
Net amount in force Dec. 31, 1910....	228,790,234.00	2,385,869.92	290,443.00	456.06

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$84,247,114.00	\$936,203.75	One-half.....	\$468,101.87
2 years.....1909..	835,355.00	6,470.03	One-fourth.....	1,617.51
.....1910..	765,338.00	6,605.36	Three-fourths.....	4,954.02
3 years.....1908..	28,042,917.00	255,136.44	One-sixth.....	42,522.74
.....1909..	35,717,997.00	330,302.46	One-half.....	165,151.23
.....1910..	40,960,964.00	381,432.21	Five-sixths.....	317,860.15
4 years.....1907..	875,669.00	6,425.59	One-eighth.....	803.20
.....1908..	795,599.00	7,263.10	Three-eighths.....	2,723.67
.....1909..	608,093.00	5,316.25	Five-eighths.....	3,322.65
.....1910..	339,225.00	3,553.52	Seven-eighths.....	3,109.33
5 years.....1906..	5,035,751.00	59,195.97	One-tenth.....	5,919.60
.....1907..	6,974,168.00	83,437.97	Three-tenths.....	25,031.39
.....1908..	6,751,936.00	93,120.42	One-half.....	46,560.21
.....1909..	7,776,181.00	99,380.31	Seven-tenths.....	69,566.21
.....1910..	8,715,473.00	109,359.54	Nine-tenths.....	98,423.59
Over 5 years.....	348,454.00	2,667.00	Pro rata.....	1,687.05
Total.....	228,790,234.00	2,385,869.92		1,257,354.42

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written, fire.....	\$1,148,206.00
Less \$144,208 risks canceled, and \$116,682 reinsurance in companies authorized in District of Columbia.....	260,890.00
Net risks written.....	887,316.00
Gross premiums received.....	7,941.04
Less \$1,000 returned premiums, and \$755.66 premiums for reinsurance in companies authorized in District of Columbia.....	1,755.66
Net premiums received.....	6,185.38

Losses paid (deducting salvage).....	\$1,742.38
Less losses on risks reinsured in companies authorized in District of Columbia.....	15.06
Net losses paid.....	1,727.32
Losses incurred.....	1,667.38
Less losses on risks reinsured in companies authorized in District of Columbia.....	15.06
Net losses incurred.....	1,652.32

UNITED STATES BRANCH OF THE ROYAL INSURANCE CO. OF LIVERPOOL, ENGLAND.

[Incorporated 1845; commenced business in United States 1851. C. F. Shallcross, manager New York office. United States branch office, 84 William Street, New York, N. Y.]

I.—DEPOSIT CAPITAL.

Deposit capital.....	\$450,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year.....	\$11,200,507.14

II.—INCOME.

	Fire.	Marine and inland.	
Gross premiums.....	\$10,755,076.83	\$223,664.72	
Deduct gross amount paid for reinsurance, fire, \$1,536,026.26; marine and inland, \$3,759.11; return premiums, fire, \$1,769,382.24; marine and inland, \$22,076.54.....	3,305,408.50	25,835.65	
Total premiums (other than perpetual).....	7,449,668.33	197,829.07	\$7,647,497.40
Deposit premiums written on perpetual risks (gross).....			1.66
Gross interest on mortgage loans.....		23,867.03	
Gross interest on bonds and dividends on stocks, less \$31.11, accrued interest on bonds acquired during 1910.....		208,335.06	
Gross interest on deposits in trust companies and banks.....		7,498.73	
Gross interest from all other sources.....		263.82	
Gross rents from company's property, including \$56,584.20 for company's occupancy of its own buildings.....		370,896.18	
Total gross interest and rents.....			610,860.82
Received from home office.....			236,115.93
Total income.....			8,494,475.81
Sum of both amounts.....			19,694,982.95

III.—DISBURSEMENTS.

	Fire.	Marine and inland.	
Gross amount paid policy holders for losses (including \$500,-857.46, occurring in previous years).....	\$4,263,797.39	\$57,638.35	
Deduct amount received for salvage, fire, \$47,173.29; marine and inland, \$596.11; reinsurance, fire, \$708,769.14; discount, fire, \$381.30.....	756,323.73	596.11	
Net amount paid policy holders for losses.....	3,507,473.66	57,042.24	3,564,515.90
Expenses of adjustment and settlement of losses.....			85,307.12
Commissions or brokerage.....			1,338,009.27
Allowances to local agencies for miscellaneous agency expenses.....			16,881.17
Salaries, \$151,203.90, and expenses, \$91,458.01, of special and general agents.....			242,661.91
Salaries, fees and all other charges of officers, directors, trustees and home-office employees.....			549,469.93
Rents, including \$56,584.20 for company's occupancy of its own buildings.....			86,462.21
Advertising, \$39,350.29, printing and stationery, \$53,281.22.....			92,637.51
Postage, telegrams, telephone, and express.....			59,193.04
Legal expenses.....			1,951.79
Furniture and fixtures.....			18,714.70
Maps, including corrections.....			12,829.34
Underwriters' boards and tariff associations.....			77,274.91
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....			81,167.07
Inspections and surveys.....			62,999.31
Repairs and expenses (other than taxes) on real estate.....			166,272.52
Taxes on real estate.....			51,181.83
State taxes on premiums, including corporation tax.....			138,830.17
Insurance department licenses and fees.....			21,283.72
Municipal licenses, county taxes, and fees.....			19,846.18
Other disbursements:			
General traveling expense.....		\$10,848.93	
Subscriptions to mercantile agencies.....		7,610.24	
Exchange.....		3,760.03	
Auditing expenses.....		2,675.15	
Supper allowance (clerks' night work).....		2,218.25	
Annual conference expenses.....		2,222.23	
Rental tabulating machines.....		2,161.67	
Fidelity bonds.....		1,427.22	
Water, ice, and towel service.....		1,184.01	
Sundry expenses.....		6,364.92	
			40,472.65

Deposit premiums returned.....	\$2,678.00
Remitted to home office.....	1,465,156.79
Agents' balances charged off.....	951.32
Gross decrease, by adjustment, in book value of ledger assets—bonds.....	87.50
Total disbursements.....	8,196,835.86
Balance.....	11,498,147.09

IV.—LEDGER ASSETS.

Book value of real estate.....	\$4,174,899.61
Mortgage loans on real estate.....	403,100.00
Book value of bonds, \$5,005,500, and stocks, \$219,835.43.....	5,225,335.43
Cash in company's offices.....	1,572.53
Deposits in trust companies and banks not on interest.....	1,222.60
Deposits in trust companies and banks on interest.....	378,069.07
Agents' balances representing business written subsequent to Oct. 1, 1910....	1,285,593.75
Agents' balances representing business written prior to Oct. 1, 1910.....	28,354.10
Total ledger assets.....	11,498,147.09

NONLEDGER ASSETS.

Interest due, \$55, and accrued, \$7,751.86, on mortgages.....	7,806.86
Interest due and accrued on bonds.....	61,136.25
Rents due and accrued on company's property or lease.....	16,060.30
Total.....	85,003.41
Other nonledger assets, viz, due from other companies for reinsurance on losses already paid.....	54,519.34
Gross assets.....	11,637,669.84

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	\$28,354.10
Book value of ledger assets over market value—bonds and stocks.....	74,760.68
Total admitted assets.....	103,114.78
Total admitted assets.....	11,534,555.66

V.—LIABILITIES.

Gross losses adjusted and unpaid.....	\$104,117.10
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	708,465.91
Gross claims for losses resisted.....	114,042.88
Total.....	926,625.89
Deduct reinsurance due or accrued.....	191,677.13
Net amount of unpaid losses and claims.....	734,948.76
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$4,369,392.80; unearned premiums (50 per cent).....	2,184,696.40
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$9,791,189.26; unearned premiums (pro rata).....	5,086,553.70
Gross premiums (less reinsurance) (cash and bills) received and receivable upon all unexpired inland navigation risks, \$145,331.61; unearned premiums (50 per cent).....	72,665.80
Gross premiums (less reinsurance) (cash and bills) received and receivable upon all unexpired marine risks, \$1,996.47; unearned premiums (100 per cent).....	1,996.47
Excess of original premiums over amount received for reinsurance, \$160,097.24; unearned premiums (pro rata).....	34,721.92
Total unearned premiums as computed above.....	7,380,634.29
Amount reclaimable by the insured on perpetual fire insurance policies, being 85 and 95 per cent of the premium or deposit received.....	95,102.97
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department.....	90,475.00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	47,231.00
State, county, and municipal taxes due or accrued.....	180,754.17
Commissions, brokerage, and other charges due or to become due to agents and brokers...	18,988.95
Return premiums, \$23,866.58; reinsurance premiums, \$110,514.30.....	134,380.88
Total amount of all liabilities except deposit capital.....	8,682,516.02
Deposit capital.....	\$450,000.00
Surplus over all liabilities.....	2,402,039.04
Surplus as regards policy holders.....	2,852,039.04
Total liabilities.....	11,534,555.06

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.	Marine and inland risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$1,551,458,091.00	\$16,435,129.08	\$553,481.00	\$12,074.99
Written or renewed during the year.....	1,011,350,745.00	10,755,076.83	39,724,374.00	223,664.72
Total.....	2,562,808,836.00	27,190,205.91	40,277,855.00	235,739.71
Deduct those expired and marked off as terminated.....	970,117,328.00	10,546,830.41	31,648,249.00	88,066.50
In force at the end of the year.....	1,592,691,508.00	16,643,375.50	8,629,606.00	147,673.21
Deduct amount reinsured.....	214,295,195.00	2,482,793.44	27,175.00	345.13
Net amount in force Dec. 31, 1910....	1,378,396,313.00	14,160,582.06	8,602,431.00	147,328.08

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Terms and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$382,817,604.00	\$4,369,392.80	One-half.....	\$2,184,696.40
2 years.....1909..	3,373,540.00	30,713.13	One-fourth.....	7,678.27
.....1910..	4,317,084.00	41,391.44	Three-fourths.....	31,043.59
3 years.....1908..	183,736,792.00	1,664,719.63	One-sixth.....	277,453.26
.....1909..	210,832,902.00	1,954,479.46	One-half.....	977,239.73
.....1910..	229,990,145.00	2,116,159.05	Five-sixths.....	1,763,463.38
4 years.....1907..	2,915,426.00	28,404.79	One-eighth.....	3,550.59
.....1908..	3,116,481.00	27,927.09	Three-eighths.....	10,472.65
.....1909..	3,194,269.00	35,541.37	Five-eighths.....	22,213.35
.....1910..	3,008,073.00	27,637.23	Seven-eighths.....	24,182.58
5 years.....1906..	74,242,990.00	829,252.34	One-tenth.....	82,925.22
.....1907..	63,216,859.00	667,115.13	Three-tenths.....	200,134.52
.....1908..	63,556,585.00	701,882.88	One-half.....	350,941.43
.....1909..	67,682,002.00	749,770.71	Seven-tenths.....	524,839.48
.....1910..	76,298,383.00	860,195.65	Nine-tenths.....	774,176.09
Over 5 years.....	6,097,178.00	56,002.36	Pro rata.....	36,239.56
Total.....	1,378,396,313.00	14,160,582.06	.....	7,271,250.10
Perpetual risks.....	5,041,127.00	109,204.82	.....	95,102.97
Grand total.....	1,383,437,440.00	14,269,786.88	.....	7,366,353.07

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

	Fire.	Marine and inland.
Gross risks written.....	\$7,349,552.00	\$151,291.00
Less \$1,385,004 risks canceled, and \$72,500 reinsurance in companies authorized in District of Columbia.....	1,457,504.00	8,220.00
Net risks written.....	5,892,048.00	143,071.00
Gross premiums received.....	39,133.23	2,903.96
Less \$5,052.70 returned premiums and \$156.46 premiums for reinsurance in companies authorized in District of Columbia.....	5,209.16	103.27
Net premiums received.....	33,924.07	2,800.69
Losses paid (deducting salvage).....	18,386.69	384.80
Less losses on risks reinsured in companies authorized in District of Columbia.....	2.25	.....
Net losses paid.....	18,384.44	384.80
Losses incurred.....	20,111.69	384.80
Less losses on risks reinsured in companies authorized in District of Columbia.....	2.25	.....
Net losses incurred.....	20,109.44	384.80

**UNITED STATES BRANCH OF THE SCOTTISH UNION AND NATIONAL
INSURANCE CO., EDINBURGH, SCOTLAND.**

[Incorporated 1824; commenced business in United States 1880. James H. Brewster, manager. United States home office, 36 Pearl Street, Hartford, Conn.]

I.—DEPOSIT CAPITAL.

Deposit capital.....	\$200,000.00	
Amount of ledger assets (as per balance) Dec. 31 of previous year.....		\$4,989,878.93

II.—INCOME.

Gross premiums, fire.....	\$3,490,877.50	
Deduct gross amount paid for reinsurance, fire, \$843,352.11; return premiums, fire, \$601,413.21.....	1,444,765.32	
Total premiums (other than perpetual).....		2,046,112.18
Gross interest on mortgage loans.....	18,998.72	
Gross interest on bonds and dividends on stocks, less \$5,843.82 accrued interest on bonds acquired during 1910.....	177,915.19	
Gross interest on deposits in trust companies and banks.....	2,243.62	
Gross interest from all other sources.....	203.10	
Gross rents from company's property.....	3,918.90	
Total gross interest and rents.....		203,279.53
Received from home office.....		67,907.50
From agents' balances previously charged off.....		143.62
Gross increase, by adjustment, in book of ledger assets, viz:		
Real estate.....	4,490.09	
Stocks.....	500.00	
		4,990.09
Total income.....		2,322,432.92
Sum of both amounts.....		7,312,311.85

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$243,189.91 occurring in previous years), fire.....	\$1,428,712.34	
Deduct amount received for salvage, fire, \$11,525.57; reinsurance, fire, \$376,903.73; discount, fire, \$1,447.78.....	389,877.08	
Net amount paid policy holders for losses.....		1,038,835.26
Expenses of adjustment and settlement of losses.....		21,055.05
Commissions or brokerage.....		447,829.89
Allowances to local agencies for miscellaneous agency expenses.....		10,466.73
Salaries, \$40,229, and expenses, \$32,916.32, of special and general agents.....		73,145.32
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....		82,091.97
Rents.....		6,775.41
Advertising, \$1,665.04; printing and stationery, \$13,416.02.....		15,081.06
Postage, telegrams, telephone, and express.....		16,225.70
Legal expenses.....		1,818.95
Furniture and fixtures.....		840.58
Maps, including corrections.....		6,036.28
Underwriters' boards and tariff associations.....		30,285.42
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....		25,866.93
Inspections and surveys.....		4,348.82
Repairs and expenses (other than taxes) on real estate.....		2,604.41
Taxes on real estate.....		1,646.27
State taxes on premiums.....		41,270.44
Insurance department licenses and fees.....		10,210.47
Municipal licenses.....		6,946.05
Mercantile reports.....		1,054.00
Premiums on fidelity bonds.....		460.00
Rent of vault.....		450.00
Subscriptions.....		313.28
Miscellaneous.....		1,493.60
Agents' balances charged off.....		2,950.84
Gross loss on sale or maturity of ledger assets, viz:		
Real estate.....	\$1,900.70	
Bonds.....	235.00	
		2,135.70
Total disbursements.....		1,852,238.43
Balance.....		5,460,073.42

IV.—LEDGER ASSETS.

Book value of real estate.....	\$41,926.55	
Mortgage loans on real estate, first liens.....	312,525.00	
Book value of bonds, \$4,555,772.18, and stocks, \$50,675.....	4,606,447.18	
Deposits in trust companies and banks not on interest.....	1,672.44	
Deposits in trust companies and banks on interest.....	128,590.74	
Agents' balances representing business written subsequent to Oct. 1, 1910.....	365,183.34	
Agents' balances representing business written prior to Oct. 1, 1910.....	3,728.17	
Total ledger assets.....		5,460,073.42

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	\$5,244.80	
Interest due and accrued on bonds.....	65,207.45	
Total.....		\$70,452.25
Gross assets.....		5,530,525.67

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	3,728.17	
Book value of ledger assets over market value, viz: bonds and stocks	266,725.93	
		270,454.10
Total admitted assets.....		5,260,071.57

V.—LIABILITIES.

Gross losses adjusted and unpaid (not yet due).....	\$101,585.58	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	185,171.00	
Gross claims for losses resisted.....	20,205.00	
Total.....	306,961.58	
Deduct reinsurance due or accrued.....	77,767.04	
Net amount of unpaid losses and claims.....		229,194.54
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$1,402,620.24; unearned premiums (50 per cent).....	701,310.12	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$2,220,448.58; unearned premiums (pro rata).....	1,196,397.14	
Total unearned premiums as computed above.....		1,897,707.26
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		10,000.00
State, county, and municipal taxes due or accrued.....		30,000.00
Total amount of all liabilities except deposit capital.....		2,166,901.80
Deposit capital.....	200,000.00	
Surplus over all liabilities.....	2,893,169.77	
Surplus as regards policyholders.....		3,093,169.77
Total liabilities.....		5,260,071.57

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$463,780,469.00	\$4,576,996.29
Written or renewed during the year.....	354,706,478.00	3,490,877.50
Total.....	818,486,947.00	8,067,873.79
Deduct those expired and marked off as terminated.....	328,633,098.00	3,327,556.05
In force at the end of the year.....	489,853,849.00	4,740,317.74
Deduct amount reinsured.....	127,342,822.00	1,117,248.92
Net amount in force Dec. 31, 1910.....	362,511,027.00	3,623,068.82

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$128,881,382.00	\$1,402,620.24	One-half.....	\$701,310.12
2 years.....1909..	701,143.00	8,585.94	One-fourth.....	2,146.48
.....1910..	1,075,799.00	10,126.84	Three-fourths....	7,595.13
3 years.....1908..	46,741,319.00	403,293.30	One-sixth.....	67,215.55
.....1909..	60,771,137.00	524,894.36	One-half.....	262,447.18
.....1910..	68,225,020.00	589,932.49	Five-sixths.....	491,610.41
4 years.....1907..	942,512.00	7,931.04	One-eighth.....	991.38
.....1908..	1,143,551.00	8,789.72	Three-eighths....	3,296.14
.....1909..	1,109,086.00	9,751.39	Five-eighths.....	6,094.62
.....1910..	512,820.00	5,732.70	Seven-eighths....	5,016.11
5 years.....1906..	9,026,644.00	116,486.27	One-tenth.....	11,648.63
.....1907..	8,910,374.00	109,153.93	Three-tenths.....	32,746.18
.....1908..	9,724,597.00	117,944.38	One-half.....	58,972.19
.....1909..	11,954,821.00	152,132.26	Seven-tenths.....	106,492.58
.....1910..	12,790,822.00	155,693.96	Nine-tenths.....	140,124.56
Total.....	362,511,027.00	3,623,068.82	.....	1,897,707.26

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written, fire.....	\$3,432,380.00
Less \$456,850, risks cancelled, and \$839,519 reinsurance in companies authorized in District of Columbia.....	1,296,369.00
Net risks written.....	2,136,011.00
Gross premiums received.....	18,855.07
Less \$2,236.30, returned premiums; and \$5,494.45, premiums for reinsurance in companies authorized in District of Columbia.....	7,730.75
Net premiums received.....	11,124.32
Losses paid (deducting salvage).....	7,977.32
Less losses on risks reinsured in companies authorized in District of Columbia.....	2,382.10
Net losses paid.....	5,595.22
Losses incurred.....	7,893.62
Less losses on risks reinsured in companies authorized in District of Columbia.....	2,224.11
Net losses incurred.....	5,669.51

UNITED STATES BRANCH OF THE SUN INSURANCE OFFICE OF LONDON, ENGLAND.

[Incorporated, 1710; commenced business in United States, 1882. J. J. Guile, manager. Home office, 54 Pine Street, New York, N. Y.]

I.—DEPOSIT CAPITAL.

Deposit capital.....	\$200,000.00
Amount of ledger assets (as per balance), Dec. 31 of previous year.....	\$4,173,915.14

II.—INCOME.

Gross premiums, fire.....	\$3,877,800.37
Deduct gross amount paid for reinsurance, fire, \$215,899.15; return premiums, fire, \$611,333.80.....	827,232.95
Total premiums (other than perpetual).....	3,050,567.42
Gross interest on mortgage loans.....	1,250.00
Gross interest on bonds and dividends on stocks, less \$3,030.70 accrued interest on bonds acquired during 1910.....	135,770.30
Gross interest on deposits in trust companies and banks.....	5,839.26
Gross rents from company's property, including \$15,800 for company's occupancy of its own buildings.....	23,359.50
Total gross interest and rents.....	166,219.06
Received from home office.....	6,845.75
Gross profit on sale or maturity of ledger assets—bonds.....	4,817.84
Total income.....	3,228,450.07
Sum of both amounts.....	7,402,365.21

III.—DISBURSEMENTS.

Gross amount paid policyholders for losses (including \$220,491.13 occurring in previous years), fire.....	\$1,543,861.80	
Deduct amount received for salvage, fire, \$14,908.41; reinsurance, fire, \$79,123.72; discount, fire, \$2,507.12.....	96,539.25	
Net amount paid policyholders for losses		\$1,447,322.55
Expenses of adjustment and settlement of losses.....		37,277.38
Commissions or brokerage.....		689,182.09
Allowances to local agencies for miscellaneous agency expenses.....		2,921.82
Salaries, \$38,319.09, and expenses, \$35,067.64, of special and general agents.....		73,386.73
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees		144,998.06
Rents, including \$15,800 for company's occupancy of its own buildings.....		24,658.56
Advertising, \$12,885.42; printing and stationery, \$22,333.79.....		35,219.21
Postage, telegrams, telephone, and express.....		21,765.35
Legal expenses.....		1,482.12
Furniture and fixtures.....		803.26
Maps, including corrections.....		8,023.96
Underwriters' boards and tariff associations.....		41,585.58
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses.....		27,803.98
Inspections and surveys.....		13,382.67
Repairs and expenses (other than taxes) on real estate.....		7,765.35
Taxes on real estate.....		5,100.40
State taxes on premiums.....		50,429.16
Insurance department licenses and fees.....		12,765.07
All other licenses, fees, and taxes:		
Municipal licenses.....	\$12,063.00	
United States corporation tax.....	3,316.96	
		15,379.96
Remitted to home office.....		390,525.36
Gross loss on sale or maturity of ledger assets—bonds		125.00
Total disbursements.....		3,051,903.62
Balance.....		4,350,461.59

IV.—LEDGER ASSETS.

Book value of real estate.....	\$290,637.79	
Mortgage loans on real estate, first liens.....	25,000.00	
Book value of bonds, \$2,954,360.29, and stocks, \$307,971.47.....	3,262,331.76	
Cash in company's office.....	979.63	
Deposits in trust companies and banks not on interest.....	10,000.00	
Deposits in trust companies and banks on interest.....	310,443.93	
Agents' balances representing business written subsequent to Oct. 1, 1910.....	445,647.81	
Agents' balances representing business written prior to Oct. 1, 1910.....	5,420.67	
Total ledger assets.....		4,350,461.59

NONLEDGER ASSETS.

Interest due and accrued on mortgages.....	208.33	
Interest due and accrued on bonds.....	42,732.03	
Rents due and accrued on company's property or lease.....	1,316.67	
Total.....		44,257.03
Gross assets.....		4,394,718.62

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	5,420.67	
Book value of ledger assets over market value, viz:		
Bonds and stocks.....	1,898.11	
Real estate.....	19,637.79	
		20,535.90
Total admitted assets.....		4,367,762.05

V.—LIABILITIES.

Gross losses adjusted and unpaid.....	\$77,095.39	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	199,678.00	
Gross claims for losses resisted.....	10,621.00	
Total.....	287,394.39	
Deduct reinsurance due or accrued.....	42,001.00	
Net amount of unpaid losses and claims.....		245,393.39
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$2,079,589.54; unearned premiums (50 per cent).....	1,039,794.77	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$3,241,479.94; unearned premiums (pro rata).....	1,711,272.23	
Total unearned premiums as computed above.....		2,751,067.00

Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	\$2,353.25
State, county, and municipal taxes due or accrued.....	61,011.35
Reinsurance premiums.....	26,657.47
Miscellaneous agency expenses.....	1,603.68
Total amount of all liabilities except deposit capital.....	3,088,086.14
Deposit capital.....	\$200,000.00
Surplus over all liabilities.....	1,079,675.91
Surplus as regards policyholders.....	1,279,675.91
Total liabilities.....	4,367,762.05

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross pre- miums thereon.
In force Dec. 31, 1909.....	\$508,347,107.00	\$5,396,112.89
Written or renewed during the year.....	359,376,176.00	3,877,800.37
Total.....	867,723,283.00	9,273,913.26
Deduct those expired and marked off as terminated.....	333,423,258.00	3,652,145.52
In force at the end of the year.....	534,300,025.00	5,621,767.74
Deduct amount reinsured.....	30,071,974.00	300,698.26
Net amount in force Dec. 31, 1910.....	504,228,051.00	5,321,069.48

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$180,792,014.00	\$2,079,589.54	One-half.....	\$1,039,794.77
3 years.....1908..	67,200,135.00	620,380.80	One-sixth.....	103,396.80
1909..	80,360,627.00	754,957.99	One-half.....	377,479.00
1910..	85,065,138.00	789,645.32	Five-sixths.....	658,037.77
5 years.....1906..	16,786,339.00	196,764.01	One-tenth.....	19,676.40
1907..	15,687,081.00	189,060.56	Three-tenths.....	56,718.17
1908..	17,064,819.00	194,374.75	One-half.....	97,187.38
1909..	19,573,479.00	239,479.84	Seven-tenths.....	167,635.89
1910..	21,668,419.00	256,537.92	Nine-tenths.....	230,884.13
Over 5 years.....	30,000.00	278.75	Pro rata.....	256.69
Total.....	504,228,051.00	5,321,069.48		2,751,067.00

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written, fire.....	\$1,327,455.00
Less \$236,173 risks canceled, and \$79,500 reinsurance in companies authorized in District of Columbia.....	315,673.00
Net risks written.....	1,011,782.00
Gross premiums received.....	6,493.63
Less \$1,310.16 returned premiums; and \$337.34 premiums for reinsurance in companies authorized in District of Columbia.....	1,647.50
Net premiums received.....	4,846.13
Losses paid (deducting salvage).....	4,487.49
Less losses on risks reinsured in companies authorized in District of Columbia.....	12.50
Net losses paid.....	4,474.99
Losses incurred.....	7,651.38
Less losses on risks reinsured in companies authorized in District of Columbia.....	361.56
Net losses incurred.....	7,289.82

**UNITED STATES BRANCH OF THE SVEA FIRE & LIFE INSURANCE CO.,
GOTHENBURG, SWEDEN.**

[Incorporated, 1866; commenced business in United States, 1884. M. L. Duncan, manager. United States branch office, 100 William Street, New York, N. Y.]

I.—DEPOSIT CAPITAL.

Deposit capital.....	\$210,000.00	
Amount of ledger assets (as per balance) Dec. 31 of previous year.....		\$1,286,382.15

II.—INCOME.

Gross premiums, fire.....	\$960,413.83	
Deduct gross amount paid for reinsurance, fire, \$53,474.29; return premiums, fire, \$190,005.32.....	243,479.61	
Total premiums (other than perpetual).....		716,934.22
Gross interest on bonds, less \$1,149.61 accrued interest on bonds acquired during 1910.....	35,832.89	
Gross interest on deposits in trust companies and banks.....	3,840.32	
Gross interest from all other sources.....	83.91	
Total gross interest.....		39,757.12
Gross profit on sale or maturity of ledger assets, viz.: bonds.....		851.00
Total income.....		757,542.34
Sum of both amounts.....		2,043,924.49

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses (including \$51,062.77 occurring in previous years), fire.....	\$405,086.76	
Deduct amount received for salvage, fire, \$4,314.16; reinsurance, fire, \$25,434.89; discount, fire, \$682.48.....	30,431.53	
Net amount paid policy holders for losses.....		374,655.23
Expenses of adjustment and settlement of losses.....		9,974.89
Commissions or brokerage.....		198,376.85
Allowances to local agencies for miscellaneous agency expenses.....		2,257.90
Salaries, \$12,366.75, and expenses, \$9,969.45, of special and general agents.....		22,336.20
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees.....		24,834.71
Rents.....		4,200.00
Advertising, \$575.50; printing and stationery, \$4,990.08.....		5,565.58
Postage, telegrams, telephone, and express.....		1,505.66
Legal expenses.....		354.03
Furniture and fixtures.....		312.11
Maps, including corrections.....		1,686.46
Underwriters' boards and tariff associations.....		7,769.83
Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses.....		6,388.82
Inspections and surveys.....		3,494.50
State taxes on premiums.....		9,072.50
Insurance department licenses and fees.....		4,795.61
All other licenses, fees, and taxes:		
County taxes.....	\$279.94	
Local.....	630.32	
Municipal licenses.....	783.69	
United States internal-revenue taxes.....	365.71	
		2,059.66
Bank exchange.....		284.88
General agent's bond.....		150.00
Home-office expenses.....		179.16
Insurance publications.....		152.25
Office supplies.....		150.55
Signs.....		212.23
Mercantile reports.....		570.00
Fire records.....		200.00
Miscellaneous expenses.....		186.80
Gross loss on sale or maturity of ledger assets, viz.: bonds.....		93.75
Total disbursements.....		681,820.16
Balance.....		1,362,104.33

IV.—LEDGER ASSETS.

Book value of bonds.....	\$1,111,390.48	
Cash in company's office.....	12,360.24	
Deposits in trust companies and banks not on interest.....	27,995.32	
Deposits in trust companies and banks on interest.....	67,348.47	
Agents' balances representing business written subsequent to Oct. 1, 1910....	100,132.29	
Agents' balances representing business written prior to Oct. 1, 1910.....	2,977.15	
Bills receivable, taken for fire risks.....	39,900.38	
Total ledger assets.....		1,362,104.33

NONLEDGER ASSETS.

Interest accrued on bonds.....		11,721.27
Gross assets.....		1,373,825.60

DEDUCT ASSETS NOT ADMITTED.

Agents' balances representing business written prior to Oct. 1, 1910.....	\$2,977. 15	
Bills receivable, past due, taken for marine, inland, and fire risks.....	1,000. 00	
Book value of ledger assets over market value, viz.: bonds	40,940. 48	
		\$44,917. 63
Total admitted assets.....		1,328,907. 97

V.—LIABILITIES.

Gross losses adjusted and unpaid (due, \$17,674.36; not yet due, \$2,389.43)....	\$20,063. 79	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	58,183. 90	
Gross claims for losses resisted.....	6,969. 38	
Total.....	85,217. 07	
Deduct reinsurance due or accrued.....	7,232. 13	
Net amount of unpaid losses and claims.....		77,984. 94
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$454,377.26; unearned premiums (50 per cent).	227,188. 63	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$783,657.01; unearned premiums (pro rata).....	422,423. 42	
Total unearned premiums as computed above.....		649,612. 05
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		471. 33
State, county, and municipal taxes due or accrued.....		12,512. 53
Commissions, brokerage, and other charges due or to become due to agents and brokers.....		2,452. 42
Total amount of all liabilities except deposit capital.....		743,033. 27
Deposit capital.....	\$210,000. 00	
Surplus over all liabilities.....	375,874. 70	
Surplus as regards policyholders.....		585,874. 70
Total liabilities		1,328,907. 97

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force Dec. 31, 1909.....	\$95,883,188. 00	\$1,226,009. 77
Written or renewed during the year.....	76,134,930. 00	960,413. 83
Total.....	172,018,118. 00	2,186,423. 60
Deduct those expired and marked off as terminated.....	68,080,322. 00	873,743. 53
In force at the end of the year.....	103,937,796. 00	1,312,680. 07
Deduct amount reinsured.....	7,005,798. 00	74,645. 80
Net amount in force Dec. 31, 1910.....	96,931,998. 00	1,238,034. 27

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$34,577,297. 00	\$454,377. 26	One-half	\$227,188. 63
2 years.....1909..	238,713. 00	3,007. 16	One-fourth.....	751. 79
1910..	530,285. 00	5,325. 78	Three-fourths....	3,994. 33
3 years.....1908..	12,439,916. 00	145,511. 45	One-sixth.....	24,251. 91
1909..	14,787,081. 00	169,671. 28	One-half.....	84,835. 64
1910..	16,741,268. 00	173,309. 30	Five-sixths.....	144,424. 42
4 years.....1907..	420,329. 00	4,153. 89	One-eighth.....	519. 24
1908..	218,598. 00	2,385. 74	Three-eighths....	894. 65
1909..	299,910. 00	2,400. 05	Five-eighths.....	1,500. 03
1910..	131,708. 00	1,802. 11	Seven-eighths....	1,576. 85
5 years.....1906..	2,166,036. 00	35,310. 79	One-tenth.....	3,531. 08
1907..	3,254,249. 00	50,476. 83	Three-tenths.....	15,143. 05
1908..	3,183,354. 00	46,831. 31	One-half.....	23,415. 65
1909..	3,438,635. 00	57,697. 04	Seven-tenths....	40,387. 93
1910..	4,504,619. 00	85,774. 28	Nine-tenths.....	77,196. 85
Total.....	96,931,998. 00	1,238,034. 27	.....	649,612. 05

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written, fire.....	\$148,733.00
Less \$39,208 risks canceled, and \$4,000 reinsurance in companies authorized in District of Columbia.....	43,208.00
Net risks written.....	105,525.00
Gross premiums received.....	1,401.73
Less \$381.18 returned premiums; and \$27 premiums for reinsurance in companies authorized in District of Columbia.....	408.18
Net premiums received.....	993.55
Net losses paid.....	2,305.25
Net losses incurred.....	1,722.78

UNITED STATES BRANCH OF THE UNION FIRE INSURANCE CO., PARIS, FRANCE.

[Incorporated, 1828; commenced business in United States, 1910. Starkweather & Shepley (Inc.), United States managers. United States home office, 17 Custom House Street, Providence, R. I.]

I.—DEPOSIT CAPITAL.

Deposit capital.....	\$210,000.00
Amount of ledger assets (as per balance) Sept. 16, 1910.....	\$504,950.00

II.—INCOME.

Gross premitims, fire.....	\$101,865.33
Deduct gross amount paid for reinsurance, fire, \$4,802.95; return premiums, fire, \$6,609.36.....	11,412.31
Total premiums (other than perpetual).....	90,453.02
Gross interest on bonds.....	7,800.00
Gross interest on deposits in trust companies and banks.....	67.52
Total gross interest.....	7,867.52
From head office for organization expenses.....	10,867.78
From head office for purchase of Cleveland bonds.....	100,750.00
Total income.....	209,938.32
Sum of both amounts.....	714,888.32

III.—DISBURSEMENTS.

Gross amount paid policy holders for losses, fire.....	685.33
Expenses of adjustment and settlement of losses.....	5.11
Commissions or brokerage.....	450.12
Advertising.....	126.00
Insurance department licenses and fees.....	1,326.67
Commercial Financial Chronicle (1 year).....	13.00
Farmers Loan & Trust Co., cost of mailing and insuring.....	25.03
Total disbursements.....	2,631.26
Balance.....	712,257.06

IV.—LEDGER ASSETS.

Book value of bonds.....	\$605,700.00
Deposits in trust companies and banks on interest.....	17,604.45
Agents' balances representing business written subsequent to Oct. 1, 1910....	88,952.61
Total ledger assets.....	712,257.06

NONLEDGER ASSETS.

Interest due and accrued on bonds.....	7,641.66
Interest due and accrued on other assets.....	56.75
Total.....	7,698.41
Market value (not including interest) of bonds over book value.....	2,400.00
Total admitted assets.....	722,355.47

V.—LIABILITIES.

Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	\$2,117.12
Deduct reinsurance due or accrued.....	62.50
Net amount of unpaid losses and claims.....	2,054.62
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running 1 year or less from date of policy, including interest premiums on perpetual fire risks, \$72,039.81; unearned premiums (50 per cent).....	36,019.90
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$17,363.39; unearned premiums (pro rata).....	14,816.41

Excess of original premiums over amount received for reinsurance, \$13,196.35; unearned premiums (pro rata).....	\$6,598.17	
Total unearned premiums as computed above.....		\$57,434.48
State, county, and municipal taxes due or accrued		1,809.06
Commissions, brokerage, and other charges due or to become due to agents and brokers....		25,492.08
Total amount of all liabilities except deposit capital.....		86,790.24
Deposit capital.....	\$210,000.00	
Surplus over all liabilities.....	425,565.23	
Surplus as regards policy holders		635,565.23
Total liabilities.....		722,355.47

VI.—RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force Dec. 31, 1909.....		
Written or renewed during the year.....	\$13,831,297.00	\$101,865.33
Total.....	13,831,297.00	101,865.33
Deduct those expired and marked off as terminated.....	729,312.00	8,316.74
In force at the end of the year.....	13,101,985.00	93,548.59
Deduct amount reinsured.....	626,455.00	4,145.39
Net amount in force Dec. 31, 1910.....	12,475,530.00	89,403.20

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$10,328,823.00	\$72,039.81	One-half.....	\$36,019.90
2 years.....1910..	247,483.00	1,186.65	Three-fourths.....	889.99
3 years.....1910..	1,362,154.00	9,412.67	Five-sixths.....	7,843.90
4 years.....1910..	24,200.00	206.08	Seven-eighths.....	180.32
5 years.....1910..	512,870.00	6,557.99	Nine-tenths.....	5,902.20
Total.....	12,475,530.00	89,403.20	.....	50,836.31

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written, fire	\$86,350.00
Less \$3,000 risks canceled, and \$1,667 reinsurance in companies authorized in District of Columbia.....	4,667.00
Net risks written.....	81,683.00
Gross premiums received.....	680.44
Less \$25.08 returned premiums; and \$11.67 premiums for reinsurance in companies authorized in District of Columbia.....	36.75
Net premiums received.....	643.69

UNITED STATES BRANCH OF THE WESTERN ASSURANCE CO., TORONTO, CANADA.

[Incorporated, 1851; commenced business, 1851. W. B. Meikle, general manager; C. C. Foster, secretary.
Home office, 22 Wellington Street East, Toronto, Canada.]

I.—DEPOSIT CAPITAL.

Deposit capital.....	\$207,000.00
Amount of ledger assets (as per balance) Dec. 31 of previous year	\$2,393,027.15

II.—INCOME.

	Fire.	Marine and inland.	
Gross premiums.....	\$1,990,812.60	\$426,428.52	
Deduct gross amount paid for reinsurance, fire, \$426,661.35; marine and inland, \$119,348.89; return premiums, fire, \$342,073.22; marine and inland, \$28,267.02.....	768,734.57	147,615.91	
Total premiums (other than perpetual)	1,222,078.03	278,812.61	\$1,500,890.64
Gross interest on bonds and dividends on stocks.....		75,565.60	
Gross interest on deposits in trust companies and banks.....		7,928.73	
Gross interest from all other sources.....		202.47	
Total gross interest.....			83,696.80
Total income.....			1,584,587.44
Sum of both amounts.....			3,977,614.59

III.—DISBURSEMENTS.

	Fire.	Marine and inland.	
Gross amount paid policy holders for losses (including \$160,951.93 occurring in previous years).....	\$729,445.69	\$365,888.51	
Deduct amount received for salvage, fire, \$11,034.57; marine and inland, \$45,608.06; reinsurance, fire, \$48,484.22; marine and inland, \$60,396.35; discount, fire, \$893.21.....	60,412.00	106,004.41	
Net amount paid policy holders for losses.....	669,033.69	259,884.10	
Expenses of adjustment and settlement of losses.....			928,917.79
Commissions or brokerage.....			12,883.41
Salaries, \$31,255.91, and expenses, \$45,995.05, of special and general agents.....			306,118.70
Salaries, fees, and all other charges of officers, directors, trustees, and home-office employees..			77,250.96
Rents.....			97,012.19
Advertising, \$7,765.08, printing and stationery, \$14,603.82.....			5,339.37
Postage, telegrams, telephone, and express.....			22,368.90
Legal expenses.....			14,379.91
Maps, including corrections.....			474.74
Underwriters' boards and tariff associations.....			4,842.72
Fire department, fire patrol, and salvage corps assessments, fees, taxes, and expenses			21,816.07
Inspections and surveys.....			2,740.50
State taxes on premiums.....			2,941.17
Insurance department licenses and fees.....			21,365.81
All other licenses, fees, and taxes—municipal.....			8,139.47
Heating, cleaning, and lighting.....			1,634.29
Exchange.....			3,111.56
Miscellaneous.....			1,636.82
Remitted to home office.....			555.05
Gross loss on sale or maturity of ledger assets—bonds.....			59,144.44
Total disbursements.....			1,238.00
Balance.....			1,608,617.87
			2,368,996.72

IV.—LEDGER ASSETS.

Book value of bonds, \$1,731,477.01, and stocks, \$189,660.35.....	\$1,921,137.36	
Deposits in trust companies and banks not on interest.....	2,036.76	
Deposits in trust companies and banks on interest.....	237,134.62	
Agents' balances representing business written subsequent to Oct. 1, 1910...	200,696.37	
Agents' balances representing business written prior to Oct. 1, 1910.....	5,371.01	
Bills receivable, taken for marine and inland risks.....	2,620.60	
Total ledger assets.....		2,368,996.72

NONLEDGER ASSETS.

Interest due and accrued on bonds.....	21,633.80	
Reinsurance due on losses paid.....	7,881.61	
Gross assets.....		2,398,512.13

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, 1910.....	5,371.01	
Book value of ledger assets over market value, viz, bonds and stocks.....	31,710.20	
Total admitted assets.....		37,081.21
		2,361,430.92

V.—LIABILITIES.

Gross losses adjusted and unpaid.....	\$2,055.00	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	222,133.43	
Gross claims for losses resisted.....	4,581.00	
Total.....	228,769.43	
Deduct reinsurance due or accrued.....	50,332.79	
Net amount of unpaid losses and claims.....		178,436.64

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$951,662.51; unearned premiums (50 per cent).....	\$475,831.25
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than 1 year from date of policy, \$1,290,300.17; unearned premiums (pro rata).....	636,804.00
Gross premiums (less reinsurance) (cash and bills) received and receivable upon all unexpired inland navigation risks, \$78,966.73; unearned premiums (50 per cent).....	39,483.36
Gross premiums (less reinsurance) (cash and bills) received and receivable upon all unexpired time hull marine risks, \$51,290.81; unearned premiums (50 per cent).....	25,645.40
Ocean cargo (100 per cent)	13,183.19
Total unearned premiums as computed above.....	\$1,190,947.20
State, county, and municipal taxes due or accrued.....	21,674.09
Commissions, brokerage, and other charges due or to become due to agents and brokers.....	4,391.17
Total amount of all liabilities except deposit capital.....	1,395,449.10
Deposit capital.....	207,000.00
Surplus over all liabilities.....	758,981.82
Surplus as regards policy holders.....	965,981.82
Total liabilities.....	2,361,430.92

VI.—RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force Dec. 31, 1909.....	\$258,926,461.00	\$2,739,898.09	\$11,305,157.00	\$196,366.93
Written or renewed during the year.....	193,545,404.00	1,990,812.60	71,363,246.00	426,428.52
Total.....	452,471,865.00	4,730,710.69	82,668,403.00	622,795.45
Deduct those expired and marked off as terminated.....	197,145,846.00	2,119,300.62	71,579,967.00	421,060.71
In force at the end of the year.....	255,326,019.00	2,611,410.07	11,088,436.00	201,734.74
Deduct amount reinsured.....	40,426,519.00	369,447.39	1,506,171.00	58,294.01
Net amount in force, Dec. 31, 1910...	214,899,500.00	2,241,962.68	9,582,265.00	143,440.73

VII.—RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term and year written.	Amount covered.	Gross premiums charged, less reinsurance.	Fraction unearned.	Amount of premium unearned.
1 year or less.....1910..	\$93,703,376.00	\$951,662.51	One-half.....	\$475,831.25
3 years.....1908..	27,821,594.00	274,892.93	One-sixth.....	45,815.49
1909..	30,597,670.00	305,990.90	One-half.....	152,995.45
1910..	30,458,851.00	292,476.69	Five-sixths.....	243,730.58
5 years.....1906..	7,428,124.00	104,146.60	One-tenth.....	10,414.66
1907..	6,722,701.00	85,760.43	Three-tenths.....	25,728.13
1908..	6,319,177.00	76,428.66	One-half.....	38,214.33
1909..	5,913,624.00	78,191.00	Seven-tenths.....	54,733.70
1910..	5,934,383.00	72,412.96	Nine-tenths.....	65,171.66
Total.....	214,899,500.00	2,241,962.68	.....	1,112,635.25

VIII.—BUSINESS IN THE DISTRICT OF COLUMBIA DURING 1910.

Gross risks written, fire.....	\$256,237.00
Less risks canceled.....	38,500.00
Net risks written.....	217,737.00
Gross premiums received.....	1,818.27
Less returned premiums.....	199.54
Net premiums received.....	1,618.73
Losses paid (deducting salvage).....	756.56
Less losses on risks reinsured in companies authorized in District of Columbia.....	9.75
Net losses paid.....	746.81
Losses incurred.....	1,249.56
Less losses on risks reinsured in companies authorized in District of Columbia.....	8.32
Net losses incurred.....	1,241.24

INDEX.

LIFE INSURANCE COMPANIES.

Local:

Equitable Life Insurance Co., 8, 14, 16, 18, 20, 22, 24, 26, 28, 31.
William H. H. Hart Life Insurance Co., 7.

Domestic:

Ætna Life Insurance Co., Hartford, Conn., 9, 14, 16, 18, 20, 23, 25, 26, 28, 82.
Baltimore Life Insurance Co., Baltimore, Md., 8, 14, 16, 18, 20, 22, 24, 26, 28, 33.
Berkshire Life Insurance Co., Pittsfield, Mass., 8, 14, 16, 18, 20, 22, 24, 26, 28, 36.
Columbian National Life Insurance Co., Boston, Mass., 7.
Connecticut Mutual Life Insurance Co., Hartford, Conn., 8, 14, 16, 18, 20, 22, 24, 26, 28, 39.
Equitable Life Assurance Society of the United States, New York, N. Y., 9, 14, 16, 18, 20, 23, 25, 26, 28, 87.
Eureka Life Insurance Co., Baltimore, Md., 8, 14, 16, 18, 20, 22, 24, 26, 28, 42.
Fidelity Mutual Life Insurance Co., Philadelphia, Pa., 9, 14, 16, 18, 20, 22, 24, 26, 28, 44.
Germania Life Insurance Co., New York, N. Y., 9, 14, 16, 18, 20, 23, 25, 26, 28, 91.
Home Life Insurance Co., New York, N. Y., 9, 14, 16, 18, 20, 23, 25, 26, 28, 94.
John Hancock Mutual Life Insurance Co., Boston, Mass., 9, 14, 16, 18, 20, 22, 24, 26, 28, 47.
Life Insurance Co. of Virginia, Richmond, Va., 9, 14, 16, 18, 20, 23, 25, 26, 28, 97.
Manhattan Life Insurance Co., New York, N. Y., 9, 14, 16, 18, 20, 23, 25, 26, 28, 100.
Maryland Life Insurance Co., Baltimore, Md., 9, 14, 16, 18, 20, 23, 25, 26, 28, 103.
Massachusetts Mutual Life Insurance Co., Springfield, Mass., 9, 14, 16, 18, 20, 22, 24, 26, 28, 50.
Metropolitan Life Insurance Co., New York, N. Y., 9, 14, 16, 18, 20, 23, 25, 26, 28, 106.
Mutual Benefit Life Insurance Co., Newark, N. J., 9, 14, 16, 18, 20, 22, 24, 26, 28, 53.
Mutual Life Insurance Co., New York, N. Y., 9, 14, 16, 18, 20, 22, 24, 26, 28, 56.
National Life Insurance Co., Montpelier, Vt., 9, 14, 16, 18, 20, 22, 24, 26, 28, 60.
New England Mutual Life Insurance Co., Boston, Mass., 9, 14, 16, 18, 20, 22, 24, 26, 28, 63.
New York Life Insurance Co., New York, N. Y., 9, 14, 16, 18, 20, 22, 24, 26, 28, 66.
Northwestern Mutual Life Insurance Co., Milwaukee, Wis., 9, 14, 16, 18, 20, 22, 24, 26, 28, 69.
Penn Mutual Life Insurance Co., Philadelphia, Pa., 9, 14, 16, 18, 20, 22, 24, 26, 28, 72.
Phoenix Mutual Life Insurance Co., Hartford, Conn., 9, 14, 16, 18, 20, 22, 24, 26, 28, 76.
Pittsburgh Life & Trust Co., Pittsburgh, Pa., 6, 9, 14, 16, 18, 20, 23, 25, 26, 28, 110.
Provident Life & Trust Co., Philadelphia, Pa., 9, 14, 16, 18, 20, 23, 25, 26, 28, 113.
Prudential Insurance Co. of America, Newark, N. J., 9, 14, 16, 18, 20, 23, 25, 26, 28, 116.
Reliance Life Insurance Co., Pittsburgh, Pa., 6, 9, 14, 17, 18, 20, 23, 25, 26, 28, 119.
Security Mutual Life Insurance Co., Binghamton, N. Y., 6, 9, 14, 16, 18, 20, 22, 24, 26, 28, 79.
Travelers Insurance Co., Hartford, Conn., 9, 14, 17, 18, 20, 23, 25, 26, 28, 122.
Union Central Life Insurance Co., Cincinnati, Ohio, 9, 14, 17, 18, 20, 23, 25, 26, 28, 127.

LIFE ASSESSMENT ASSOCIATIONS.

Local:

Lincoln Immediate Benefit Society, 9, 133, 134, 135, 136, 144.
National Benefit Association, 9, 133, 134, 135, 136, 145.
Popular Life Insurance Co., 9, 133, 134, 135, 136, 147.
Washington Protective Association, 8, 9, 133, 134, 135, 136, 148.

Domestic:

American Temperance Life Insurance Association, New York, N. Y., 9, 133, 134, 135, 136, 139.
Bankers Life Association, Des Moines, Iowa, 9, 133, 134, 135, 136, 141.

Domestic—Continued.

- Home Beneficial Association, Richmond, Va., 7.
- Merchants Life Association, Burlington, Iowa, 6, 9, 133, 134, 135, 136, 143.
- Richmond Beneficial Insurance Co., Richmond, Va., 9, 133, 134, 135, 136, 149.
- Union Mutual Aid Association, Mobile, Ala., 7.

FRATERNAL BENEFICIAL ASSOCIATIONS.

Local:

- American Workmen, 7, 9, 153, 154, 155, 157, 161.
- Capitol Indemnity Society, 9, 153, 154, 155, 157, 162.
- Columbian Fraternal Association, 6, 9, 153, 154, 155, 157, 163.
- Famobrosis Society, 8, 9, 153, 154, 155, 157, 164.
- Knights of Industry, 7, 9, 153, 154, 155, 157, 165.
- Knights of Pythias (insurance department), Supreme Lodge, 9, 153, 154, 155, 157, 167.
- Knights of Pythias, N. A., S. A., E., A., A. and A., 9, 153, 154, 155, 157, 169.
- Masonic Mutual Life Association, 9, 153, 154, 155, 157, 170.
- Patricians, 9, 153, 154, 155, 157, 172.
- Royal Benefit Society, 7, 9, 153, 154, 155, 157, 174.
- United National Association of Post Office Clerks, 6, 9, 153, 154, 155, 157.

Domestic:

- American Insurance Union, Columbus, Ohio, 7.
- Ben Hur, Supreme Tribe, Crawfordsville, Ind., 9, 153, 154, 155, 157, 176.
- Catholic Benevolent Legion, Brooklyn, N. Y., 9, 153, 154, 155, 157, 178.
- Catholic Knights of America, St. Louis, Mo., 9, 153, 154, 155, 157, 180.
- Catholic Women's Benevolent Legion, New York, N. Y., 9, 153, 154, 155, 157, 181.
- Golden Cross, United Order of, Knoxville, Tenn., 9, 153, 154, 155, 157, 183.
- Guild of the East, Coudersport, Pa., 7.
- Heptasophs, Improved Order, Baltimore, Md., 9, 153, 154, 155, 157, 185.
- Iroquois, Order of, Buffalo, N. Y., 10, 153, 154, 155, 157, 187.
- Knights of Columbus, New Haven, Conn., 10, 153, 154, 155, 157, 189.
- Knights of the Maccabees of the World, Detroit, Mich., 10, 153, 154, 155, 157, 191.
- Knights of the Modern Maccabees, Port Huron, Mich., 10, 153, 154, 155, 157, 194.
- Ladies of the Maccabees of the World, Port Huron, Mich., 10, 153, 154, 155, 157, 196.
- Ladies of the Modern Maccabees, Port Huron, Mich., 10, 153, 154, 155, 157, 199.
- Loyal Guard, Flint, Mich., 10, 153, 154, 155, 157, 201.
- Modern Brotherhood of America, Mason City, Iowa, 10, 153, 154, 155, 157, 203.
- Modern Woodmen of America, Rock Island, Ill., 10, 153, 154, 155, 157, 205.
- National Protective Legion, Waverly, N. Y., 10, 153, 154, 155, 157, 207.
- National Union, Toledo, Ohio, 10, 153, 154, 155, 157, 210.
- Order of United Commercial Travelers of America, Columbus, Ohio, 10, 153, 154, 155, 157, 212.
- Polish National Alliance, Chicago, Ill., 7.
- Protected Home Circle, Sharon, Pa., 10, 153, 154, 155, 157, 215.
- Royal Arcanum, Boston, Mass., 10, 153, 154, 155, 157, 217.
- Royal Fellowship, Philadelphia, Pa., 7.
- Royal Highlanders, Aurora, Nebr., 10, 153, 154, 155, 157, 219.
- Royal Neighbors of America, Rock Island, Ill., 10, 153, 154, 155, 157, 221.
- Shield of Honor, Baltimore, Md., 10, 153, 154, 155, 157, 223.
- True Reformers, Grand Fountain, United Order of, Richmond, Va., 7.
- Woodmen Circle, Supreme Forest, Omaha, Nebr., 10, 153, 154, 155, 157, 224.
- Woodmen of the World, Omaha, Nebr., 10, 153, 154, 155, 157, 226.
- Workmen's Circle, New York, N. Y., 10, 153, 154, 155, 157, 229.

Foreign:

- Foresters, Independent Order of, Toronto, Canada, 10, 153, 154, 155, 157, 231.

CASUALTY COMPANIES.

Local:

- Columbia Plate Glass Insurance Co., 10, 236, 241.
- Commercial National Insurance Co., 10, 236, 242.
- Home Plate Glass Insurance Co., 10, 236, 242.
- National Sick & Accident Insurance Co., 6, 8, 10, 236, 243.

Domestic:

- Ætna Accident & Liability Co., Hartford, Conn., 10, 236, 244.
- Ætna Indemnity Co., Hartford, Conn., 7.
- Ætna Life Insurance Co. (accident department), Hartford, Conn., 10, 85, 236.

Domestic—Continued.

- American Bonding Co., Baltimore, Md., 10, 236, 246.
 American Credit-Indemnity Co., St. Louis, Mo., 10, 236, 248.
 American Fidelity Co., Montpelier, Vt., 10, 236, 250.
 Atlantic Horse Insurance Co., Providence, R. I., 7.
 Casualty Co. of America, New York, N. Y., 10, 236, 252.
 Continental Casualty Co., Hammond, Ind., 10, 236, 254.
 Empire State Surety Co., New York, N. Y., 10, 236, 256.
 Fidelity Accident Co., Saginaw, Mich., 10, 236, 259.
 Fidelity & Casualty Co., New York, N. Y., 10, 236, 260.
 Fidelity & Deposit Co., Baltimore, Md., 6, 10, 236, 263.
 German Commercial Accident Co., Philadelphia, Pa., 10, 236, 265.
 Great Eastern Casualty Co., New York, N. Y., 10, 236, 266.
 Hartford Steam Boiler Inspection & Insurance Co., Hartford, Conn., 10, 236, 268.
 Indiana & Ohio Live Stock Insurance Co., Crawfordsville, Ind., 10, 236, 270.
 Lloyds Plate Glass Insurance Co., New York, N. Y., 10, 236, 271.
 Loyal Protective Insurance Co., Boston, Mass., 6, 10, 236, 272.
 Maryland Casualty Co., Baltimore, Md., 10, 236, 274.
 Massachusetts Accident Co., Boston, Mass., 10, 236, 277.
 Massachusetts Bonding & Insurance Co., Boston, Mass., 10, 236, 278.
 Metropolitan Casualty Insurance Co., New York, N. Y., 10, 236, 280.
 National Surety Co., New York, N. Y., 10, 236, 281.
 New Amsterdam Casualty Co., New York, N. Y., 10, 236, 283.
 New Jersey Fidelity & Plate Glass Insurance Co., Newark, N. J., 10, 236, 286.
 New York Plate Glass Insurance Co., New York, N. Y., 10, 236, 287.
 North American Accident Insurance Co., Chicago, Ill., 10, 236, 289.
 Pacific Mutual Indemnity Co., Los Angeles, Cal., 10, 236, 290.
 Pennsylvania Casualty Co., Scranton, Pa., 10, 236, 292.
 Philadelphia Casualty Co., Philadelphia, Pa., 10, 236, 294.
 Preferred Accident Insurance Co., New York, N. Y., 10, 236, 297.
 Standard Accident Insurance Co., Detroit, Mich., 10, 236, 299.
 Travelers Indemnity Co., Hartford, Conn., 10, 236, 301.
 Travelers Insurance Co. (accident department), Hartford, Conn., 10, 125, 236.
 United States Casualty Co., New York, N. Y., 11, 236, 303.
 United States Fidelity & Guaranty Co., Baltimore, Md., 6, 11, 236, 305.
 United States Health & Accident Insurance Co., Saginaw, Mich., 11, 236, 308.
 United Surety Co., Baltimore, Md., 7.

Foreign:

- Employers' Liability Assurance Corporation (Ltd.), London, England, 11, 236, 309.
 Frankfort Marine, Accident & Plate Glass Insurance Co., Frankfort on the Main, Germany, 11, 236, 312.
 General Accident, Fire & Life Assurance Corporation (Ltd.), Perth, Scotland, 11, 236, 314.
 Ocean Accident & Guarantee Corporation (Ltd.), London, England, 11, 236, 316

FIRE INSURANCE COMPANIES.

Local:

- Arlington Fire Insurance Co., 8, 11, 323, 324, 325, 326, 327, 328, 329, 333.
 Commercial Fire Insurance Co., 8, 11, 323, 324, 325, 326, 327, 328, 329, 335.
 Corcoran Fire Insurance Co., 11, 323, 324, 325, 326, 327, 328, 329, 337.
 Firemen's Insurance Co., 8, 11, 323, 324, 325, 326, 327, 328, 329, 339.
 Franklin Insurance Co., 7, 8, 11, 323, 324, 325, 326, 327, 328, 329, 341.
 German American Fire Insurance Co., 11, 323, 324, 325, 326, 327, 328, 329, 343.
 Mutual Fire Insurance Co., 11, 323, 324, 325, 326, 327, 328, 329, 349.
 Mutual Investment Fire Insurance Co., 11, 323, 324, 325, 326, 327, 328, 329, 351.
 Mutual Protection Fire Insurance Co., 11, 323, 324, 325, 326, 327, 328, 329, 353.
 National Union Insurance Co., 8, 11, 323, 324, 325, 326, 327, 328, 329, 345.
 Potomac Insurance Co., 11, 323, 324, 325, 326, 327, 328, 329, 347.

Domestic:

- Ætna Insurance Co., Hartford, Conn., 11, 356, 360, 364, 368, 372, 374, 376, 378, 380, 385.
 Agricultural Insurance Co., Watertown, N. Y., 11, 356, 360, 364, 368, 372, 374, 376, 378, 380, 387.
 Allemannia Fire Insurance Co., Pittsburgh, Pa., 11, 356, 360, 364, 368, 372, 374, 376, 378, 380, 390.
 American & Foreign Marine Insurance Co., New York, N. Y., 7, 11, 356, 360, 364, 368, 372, 374, 376, 378, 380, 392.

Domestic—Continued.

- American Central Insurance Co., St. Louis, Mo., 11, 356, 360, 364, 368, 372, 374, 376, 378, 380, 394.
- American Insurance Co., Newark, N. J., 11, 356, 360, 364, 368, 372, 374, 376, 378, 380, 396.
- Ben Franklin Fire Insurance Co., Pittsburgh, Pa., 7.
- Boston Insurance Co., Boston, Mass., 11, 356, 360, 364, 368, 372, 374, 376, 378, 380, 398.
- Buffalo Commercial Insurance Co., Buffalo, N. Y., 11, 356, 360, 364, 368, 372, 374, 376, 378, 380, 401.
- Buffalo German Insurance Co., Buffalo, N. Y., 11, 356, 360, 364, 368, 372, 374, 376, 378, 380, 403.
- Camden Fire Insurance Association, Camden, N. J., 11, 356, 360, 364, 368, 372, 374, 376, 378, 380, 406.
- Capital Fire Insurance Co., Concord, N. H., 7.
- Citizens Insurance Co., St. Louis, Mo., 11, 356, 360, 364, 368, 372, 374, 376, 378, 380, 408.
- City of New York Insurance Co., New York, N. Y., 11, 356, 360, 364, 368, 372, 374, 376, 378, 380, 411.
- Columbia Insurance Co., Jersey City, N. J., 11, 356, 360, 364, 368, 372, 374, 376, 378, 380, 413.
- Commonwealth Insurance Co., New York, N. Y., 11, 356, 360, 364, 368, 372, 374, 376, 378, 380, 415.
- Connecticut Fire Insurance Co., Hartford, Conn., 11, 356, 360, 364, 368, 372, 374, 376, 378, 380, 417.
- Continental Insurance Co., New York, N. Y., 11, 356, 360, 364, 368, 372, 374, 376, 378, 380, 420.
- County Fire Insurance Co., Philadelphia, Pa., 11, 356, 360, 364, 368, 372, 374, 376, 378, 380, 422.
- Delaware Insurance Co., Philadelphia, Pa., 11, 356, 360, 364, 368, 372, 374, 376, 378, 380, 426.
- Dixie Fire Insurance Co., Greensboro, N. C., 11, 356, 360, 364, 368, 372, 374, 376, 378, 380, 428.
- Dutchess Fire Insurance Co., Poughkeepsie, N. Y., 11, 356, 360, 364, 368, 372, 374, 376, 378, 380, 431.
- Equitable Fire & Marine Insurance Co., Providence, R. I., 11, 356, 360, 364, 368, 372, 374, 376, 378, 380, 433.
- Federal Insurance Co., Jersey City, N. J., 11, 356, 360, 364, 368, 372, 374, 376, 378, 380, 435.
- Fidelity Fire Insurance Co., New York, N. Y., 7.
- Fidelity-Phenix Fire Insurance Co., New York, N. Y., 7, 11, 356, 360, 364, 368, 372, 374, 376, 378, 380, 437.
- Fire Association of Philadelphia, Philadelphia, Pa., 11, 356, 360, 364, 368, 372, 374, 376, 378, 380, 440.
- Firemen's Fund Insurance Co., San Francisco, Cal., 11, 356, 360, 364, 368, 372, 374, 376, 378, 380, 443.
- Firemen's Insurance Co., Newark, N. J., 11, 356, 360, 364, 368, 372, 374, 376, 378, 380, 445.
- Franklin Fire Insurance Co., Philadelphia, Pa., 11, 356, 360, 364, 368, 372, 374, 376, 378, 380, 448.
- Georgia Home Insurance Co., Columbus, Ga., 11, 356, 360, 364, 368, 372, 374, 376, 378, 380, 450.
- German Alliance Insurance Co., New York, N. Y., 11, 356, 360, 364, 368, 372, 374, 376, 378, 380, 453.
- German American Fire Insurance Co., Baltimore, Md., 11, 356, 360, 364, 368, 372, 374, 376, 378, 380, 455.
- German American Insurance Co., New York, N. Y., 11, 356, 360, 364, 368, 372, 374, 376, 378, 380, 457.
- German Fire Insurance Co., Peoria, Ill., 11, 356, 360, 364, 368, 372, 374, 376, 378, 380, 460.
- German Fire Insurance Co., Wheeling, W. Va., 11, 356, 360, 364, 368, 372, 374, 376, 378, 380, 462.
- Germania Fire Insurance Co., New York, N. Y., 11, 356, 360, 364, 368, 372, 374, 376, 378, 380, 464.
- Girard Fire & Marine Insurance Co., Philadelphia, Pa., 11, 356, 360, 364, 368, 372, 374, 376, 378, 380, 467.
- Glens Falls Insurance Co., Glens Falls, N. Y., 11, 356, 360, 364, 368, 372, 374, 376, 378, 380, 469.

Domestic—Continued.

- Globe & Rutgers Fire Insurance Co., New York, N. Y., 11, 356, 360, 364, 368, 372, 374, 376, 378, 380, 472.
- Granite State Fire Insurance Co., Portsmouth, N. H., 11, 356, 360, 364, 368, 372, 375, 376, 379, 380, 474.
- Hanover Fire Insurance Co., New York, N. Y., 11, 356, 360, 364, 368, 372, 375, 376, 379, 380, 476.
- Hartford Fire Insurance Co., Hartford, Conn., 11, 356, 360, 364, 368, 373, 375, 377, 379, 381, 479.
- Hawkeye & Des Moines Fire Insurance Co., Des Moines, Iowa, 11, 356, 360, 364, 368, 373, 375, 377, 379, 381, 481.
- Hawkeye Insurance Co., Des Moines, Iowa, 7.
- Home Insurance Co., New York, N. Y., 12, 356, 360, 364, 368, 373, 375, 377, 379, 381, 484.
- Humboldt Fire Insurance Co., Pittsburgh, Pa., 12, 356, 360, 364, 368, 373, 375, 377, 379, 381, 486.
- Insurance Company of North America, Philadelphia, Pa., 12, 356, 360, 364, 368, 373, 375, 377, 379, 381, 488.
- Jefferson Fire Insurance Co., Philadelphia, Pa., 12, 356, 360, 364, 368, 373, 375, 377, 379, 381, 491.
- Maryland Motor Car Insurance Co., Baltimore, Md., 7, 12, 356, 360, 364, 368, 373, 375, 377, 379, 381, 494.
- Massachusetts Fire and Marine Insurance Co., Boston, Mass., 7, 12, 356, 360, 364, 368, 373, 375, 377, 379, 381, 495.
- Mercantile Fire & Marine Insurance Co., Boston, Mass., 7.
- Milwaukee Fire Insurance Co., Milwaukee, Wis., 12, 356, 360, 364, 368, 373, 375, 377, 379, 381, 497.
- Milwaukee Mechanics' Insurance Co., Milwaukee, Wis., 12, 356, 360, 364, 368, 373, 375, 377, 379, 381, 499.
- Mutual Fire Insurance Co. of Montgomery County, Sandy Spring, Md., 12, 358, 362, 366, 370, 373, 375, 377, 379, 381, 562.
- National-Ben Franklin Fire Insurance Co., Pittsburgh, Pa., 7, 12, 356, 360, 364, 368, 373, 375, 377, 379, 381, 502.
- National Fire Insurance Co., Hartford, Conn., 7, 12, 356, 360, 364, 368, 373, 375, 377, 379, 381, 504.
- National Insurance Co., Pittsburgh, Pa., 7.
- National Union Fire Insurance Co., Pittsburgh, Pa., 12, 356, 360, 364, 368, 373, 375, 377, 379, 381, 507.
- New Brunswick Fire Insurance Co., New Brunswick, N. J., 12, 356, 360, 364, 368, 373, 375, 377, 379, 381, 509.
- New Hampshire Fire Insurance Co., Manchester, N. H., 12, 356, 360, 364, 368, 373, 375, 377, 379, 381, 511.
- Niagara Fire Insurance Co., New York, N. Y., 12, 356, 360, 364, 368, 373, 375, 377, 379, 381, 514.
- Northern Insurance Co., New York, N. Y., 7.
- Northwestern National Insurance Co., Milwaukee, Wis., 12, 356, 360, 364, 368, 373, 375, 377, 379, 381, 516.
- Old Colony Insurance Co., Boston, Mass., 12, 356, 360, 364, 368, 373, 375, 377, 379, 381, 519.
- Orient Insurance Co., Hartford, Conn., 12, 356, 360, 364, 368, 373, 375, 377, 379, 381, 521.
- Pennsylvania Fire Insurance Co., Philadelphia, Pa., 12, 356, 360, 364, 368, 373, 375, 377, 379, 381, 524.
- Phenix Insurance Co., Brooklyn, N. Y., 7.
- Phoenix Insurance Co., Hartford, Conn., 12, 356, 360, 364, 368, 373, 375, 377, 379, 381, 526.
- Providence Washington Insurance Co., Providence, R. I., 12, 356, 360, 364, 368, 373, 375, 377, 379, 381, 529.
- Queen Insurance Co. of America, New York, N. Y., 12, 356, 360, 364, 368, 373, 375, 377, 379, 381, 531.
- Rhode Island Insurance Co., Providence, R. I., 12, 356, 360, 364, 368, 373, 375, 377, 379, 381, 534.
- Rochester German Insurance Co., Rochester, N. Y., 12, 356, 360, 364, 368, 373, 375, 377, 379, 381, 536.
- St. Paul Fire & Marine Insurance Co., St. Paul, Minn., 12, 356, 360, 364, 368, 373, 375, 377, 379, 381, 538.
- Security Insurance Co., New Haven, Conn., 12, 356, 360, 364, 368, 373, 375, 377, 379, 381, 541.
- Shawnee Fire Insurance Co., Topeka, Kans., 7.

Domestic—Continued.

- Springfield Fire & Marine Insurance Co., Springfield, Mass., 12, 356, 360, 364, 368, 373, 375, 377, 379, 381, 543.
 Spring Garden Insurance Co., Philadelphia, Pa., 12, 356, 360, 364, 368, 373, 375, 377, 379, 381, 546.
 Standard Fire Insurance Co., Hartford, Conn., 7, 12, 358, 362, 366, 370, 373, 375, 377, 379, 381, 548.
 Teutonia Fire Insurance Co., Pittsburgh, Pa., 12, 358, 362, 366, 370, 373, 375, 377, 379, 381, 550.
 Union Insurance Co., Philadelphia, Pa., 7.
 Virginia Fire & Marine Insurance Co., Richmond, Va., 12, 358, 362, 366, 370, 373, 375, 377, 379, 381, 552.
 Virginia State Insurance Co., Richmond, Va., 12, 358, 362, 366, 370, 373, 375, 377, 379, 381, 555.
 Westchester Fire Insurance Co., New York, N. Y., 12, 358, 362, 366, 370, 373, 375, 377, 379, 381, 557.
 Western Insurance Co., Pittsburgh, Pa., 7.
 Williamsburgh City Fire Insurance Co., New York, N. Y., 12, 358, 362, 366, 370, 373, 375, 377, 379, 381, 559.

Foreign (United States branches of):

- Aachen & Munich Fire Insurance Co., Aix-la-Chapelle, Germany, 12, 566, 568, 570, 572, 574, 575, 577, 578, 580, 583.
 Atlas Assurance Co. (Ltd.), London, England, 12, 566, 568, 570, 572, 574, 575, 577, 578, 580, 585.
 British & Foreign Marine Insurance Co., Liverpool, England, 7, 12, 566, 568, 570, 572, 574, 575, 577, 578, 580, 587.
 British America Assurance Co., Toronto, Canada, 12, 566, 568, 570, 572, 574, 575, 577, 578, 580, 589.
 Caledonian Insurance Co., Edinburgh, Scotland, 12, 566, 568, 570, 572, 574, 575, 577, 578, 580, 591.
 Commercial Union Assurance Co. (Ltd.), London, England, 12, 566, 568, 570, 572, 574, 575, 577, 578, 580, 593.
 Hamburg-Bremen Fire Insurance Co., Hamburg, Germany, 12, 566, 568, 570, 572, 574, 575, 577, 578, 580, 596.
 Law, Union & Rock Insurance Co., London, England, 12, 566, 568, 570, 572, 574, 575, 577, 578, 580, 598.
 Liverpool & London & Globe Insurance Co., Liverpool, England, 12, 566, 568, 570, 572, 574, 575, 577, 578, 580, 600.
 London & Lancashire Fire Insurance Co., London, England, 12, 566, 568, 570, 572, 574, 575, 577, 578, 580, 603.
 London Assurance Corporation, London, England, 12, 566, 568, 570, 572, 574, 575, 577, 578, 580, 606.
 Mannheim Insurance Co. (Ltd.), Mannheim Germany, 7, 12, 566, 568, 570, 572, 574, 575, 577, 578, 580, 608.
 North British & Mercantile Insurance Co., London, England, and Edinburgh, Scotland, 12, 566, 568, 570, 572, 574, 575, 577, 578, 580, 610.
 Northern Assurance Co., London, England, 12, 566, 568, 570, 572, 574, 575, 577, 578, 580, 613.
 Norwich Union Fire Insurance Society, Norwich, England, 12, 566, 568, 570, 572, 574, 575, 577, 578, 580, 615.
 Palatine Insurance Co. (Ltd.), London, England, 12, 566, 568, 570, 572, 574, 575, 577, 578, 580, 618.
 Phoenix Assurance Co. (Ltd.), London, England, 12, 566, 568, 570, 572, 574, 575, 577, 578, 580, 620.
 Royal Exchange Assurance, London, England, 12, 566, 568, 570, 572, 574, 575, 577, 578, 580, 622.
 Royal Insurance Co., Liverpool, England, 12, 566, 568, 570, 572, 574, 575, 577, 578, 580, 625.
 Scottish Union & National Insurance Co., Edinburgh, Scotland, 12, 566, 568, 570, 572, 574, 575, 577, 578, 580, 628.
 State Fire Insurance Co., Liverpool, England, 7.
 Sun Insurance Office, London, England, 12, 566, 568, 570, 572, 574, 575, 577, 578, 580, 830.
 Svea Fire & Life Insurance Co. (Ltd.), Gothenburg, Sweden, 12, 566, 568, 570, 572, 574, 575, 577, 578, 580, 633.
 Union Fire Insurance Co., Paris, France, 7, 12, 566, 568, 570, 572, 574, 575, 577, 578, 580, 635.
 Western Assurance Co., Toronto, Canada, 12, 566, 568, 570, 572, 574, 575, 577, 578, 580, 636.

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